

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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SHARP AND SMART, THE YOUNG BROKERS

AND

HOW THEY MADE A MILLION

By A SELF-MADE MAN

CHAPTER I.

DICK SHARP AND BOBBY SMART.

"Hello, Dick! You don't seem to be doing your regular rush act," said Bobby Smart, a chipper-looking lad, pausing in front of his particular friend, Dick Sharp, who was standing at the corner of Wall and Nassau streets, one day about noon, with the air of a person who had nothing very strenuous to occupy his attention.

"Neither do you, old man," replied Dick, with a grin. "Is business slow at your shop?"

"Not that I know of. The fact is, I've been fired."

"Fired! What for?" asked Dick, in some surprise.

"For cause. The boss said I was too smart for his office, so he advised me, politely but firmly, to get out."

Dick laughed.

"It never rains but it pours," he said.

"What do you mean by that?"

"I've just been fired, too."

"You have?" gasped Bobby. "What for, in your case?"

"Mr. Thompson said I was too sharp to suit his methods, so he politely and firmly bounced me right off the reel."

"Well, this is a surprise for fair. Sharp and Smart both thrown out of good jobs on the same day because they're too much like their names. Why, we thought our bosses couldn't get along without us."

"Oh, they'll miss us before the week is out," said Dick, confidently.

"I'm not so sure of that. They say nobody is so fine that his equal can't be found to fill his shoes."

"Nobody will fill my shoes but myself. What are you going to do, Bobby?"

"I haven't thought about the matter. One thing is certain, I won't have to eat snowballs, at any rate."

"I'll bet neither of us will, with our little capital. I can guess why you were bounced—for the same reason I was—because you are speculating on the outside."

"That's right. Mr. Barclay said he wouldn't stand for such business."

"If we hadn't speculated we wouldn't be small capitalists at this moment. Your boss is too particular, just as mine is. Neither has any reason to kick at the way we attended to our work. We did our duty right up to the handle, and our speculations cut no ice with any one but ourselves. Isn't that right?"

"It is."

"Jobs don't last forever, anyway, and I was sharp enough to try and make a little hay while the sun shone. You were smart enough to do the same. Well, we've got the hay, what there is of it, so who cares for either Thompson or Barclay?"

"I don't care a rap."

"That's the way to talk. The next thing is to get busy."

"In what way?"

"The right way. Now that we've been fired I propose that we join hands and our capital, rent an office and hang out our shingle—Sharp & Smart, brokers. What do you say? Speak quick. Opportunity doesn't knock every day at a fellow's door. He's rapping hard at ours at this moment. I shall let him in and give him the glad hand. Come on now, wake up and say yes or no."

"I'm with you, Dick," said Bobby, with enthusiasm. "I never would have thought of the idea, but I believe in it just the same. Sharp & Smart is a live name to do business under, and we'll be a live firm, bet your life. If there ever were any flies on either of us I haven't seen them even in the good old summertime."

"Shake on it, Bobby!" said Dick, and the two boys clasped hands. "I'll buy a copartnership blank, fill it out and then we'll both sign it. Come on."

They visited a stationery store, got the blank and Dick filled in the document in proper form and they both signed it.

"Now we'll go and hunt up an office and startle Wall Street with the news that a new brokerage firm has come to stay," said Dick.

"We'll have to put an advertisement in the financial dailies or the brokers won't know that such a firm as Sharp & Smart are on the job," said Bobby.

"We'll do that all right, then we'll each send our late bosses a copy of the advertisement, under cover of an envelope and a two-cent stamp just to make them sit up and take notice."

"I know what Barclay will say when he sees it."

"And I can guess what Thompson will say when he sees it."

"They may feel sorry that they bounced two such sharp and smart chaps like us, but their sorrow will come too late."

The boys visited several office buildings before they found a suitable room that was awaiting a tenant.

Then they found themselves up against a difficulty—the superintendent of the building, when he learned that the two boys wanted to rent it, said that he only leased his offices to responsible persons.

"How do you know but we are perfectly responsible?" said Dick.

"I don't know, but boys, as a rule, are not usually financially responsible."

"There are exceptions to every rule. We are the exceptions. We have the money to pay the rent. What more do you want?"

"If you can bring me a guarantee that the rent will be paid regularly up to the first of next May, I'll lease you the office," said the superintendent.

"You won't rent us the room without the guarantee?"

"No, I'd rather not."

"I don't know that we can furnish the guarantee you want. If we can we will; if we can't we'll look somewhere else for an office," said Dick.

"Who can we get to guarantee us?" asked Bobby, when they got outside.

"I know a broker named White whom I've done several favors for. I'll go and ask him to stand for us."

"I'm afraid he'll think you've got a good deal of nerve."

"He can't do more than refuse. I don't believe we can rent an office in any of these buildings without giving some evidence of our responsibility."

Dick led the way over to White's office.

He was a well-known Curb trader.

Dick sent his name in to him and was admitted to his private room.

"Hello, Sharp, what can I do for you?" asked Broker White.

"A favor. You told me once if I wanted such a thing to call on you," said Dick, in a business-like way.

"What favor do you want?"

"I'm going in business with a friend of mine and we want to hire a small room in the Dixon Building. We've got a paid-in capital of \$5,600. The superintendent wants a guarantee that we'll pay the rent up to next May. Will you give it for us?"

"What's the rent?"

Dick told him.

"What kind of business are you going into?"

"Brokerage."

White whistled.

"So you've got tired working for Thompson and want to be your own boss, eh?"

"No, Thompson got tired of me because I was too sharp."

"Did he discharge you?"

"He certainly did," admitted Dick, frankly.

"When?"

"At eleven o'clock to-day."

"Why?"

"Because I've been speculating in the market."

"And now you're figuring on embarking in the brokerage business yourself with a partner?"

"That's right."

"You don't seem to have lost any time. It's hardly two o'clock now."

"I never let the grass grow under my feet, Mr. White."

"Whom have you picked out for a partner?"

"Bobby Smart, a boy of my own age, who was also fired from his job to-day for the same reason I was—speculating. We have already signed a regular partnership agreement, and have arranged to pool our capital, \$2,800 each."

"And you boys made that money out of the market, I suppose?" said Broker White.

"We did."

"Do you expect, as a firm of boy brokers, that you will do any business?"

"Do we? Well, if Sharp & Smart don't make a success it won't be for the want of trying—and trying hard, too. We're going to show our late bosses that they lost a pair of excellent employees, because they weren't sharp or smart enough to keep them. However, what is their loss will be our gain."

"You seem to be certain of that?" said White, somewhat amused at the boy's assurance.

"Yes, sir. We're going into business to win, and that's a large part of the battle. A faint heart is always handicapped. Our hearts are loaded up with nerve, push and the conviction that all things come to those who hustle. If you care to help us to that room we will give you the privilege of doing the firm of Sharp & Smart a favor that they will appreciate, and which some day they may be able to return to you with interest. If you don't care to assume the responsibility, say so. We may not get that room, but we'll get another somehow, for we're right on the job with both feet."

"I'm ready to do you a favor personally, Sharp, even to the extent you ask, but as I have no particular interest in your partner, not being acquainted with him, I would rather go security for you than for the firm," said Broker White.

"I don't want the favor personally. Besides, the firm is worth twice as much as I am, individually. If you do anything at all it will have to be for Sharp & Smart, but of course I will fully appreciate it myself, and you may consider that you have done me the favor, if you wish," said Dick.

"Very well. Just step out in the counting-room and ask my stenographer to come in here. I will dictate a letter to the superintendent of the Dixon Building, guaranteeing the re-

sponsibility of the firm of Sharp & Smart to the extent of the rent of the room in question until the first of next May."

"Thank you, sir, and Sharp & Smart stand ready to deposit \$1,000 cash security with you to guarantee you against loss."

"I will take the will for the deed, Sharp," said White. "It wouldn't be fair of me to impair your small working capital at the outset of your business career. If you boys don't succeed I am willing to stand for any part of the rent you fail to pay."

"You won't have to stand for a nickel. Some months ago I saw the play of Richelieu. During the piece the cardinal said that, 'In the bright lexicon of youth there is no such word as fail.' Take it from me, Mr. White, that Sharp & Smart do not know the meaning of the word. It isn't in our dictionary. No man or boy ever fails who believe first, last and all the time that he is going to succeed."

With those words, Dick left the room to notify the stenographer.

Twenty minutes later Sharp & Smart left White's office, equipped with a typewritten letter, signed by the broker, which assured them possession of the office they were after.

CHAPTER II.

THE YOUNG BROKERS.

The boys immediately returned to the office of the superintendent of the Dixon Building, where Dick Sharp presented Broker White's letter.

"All right, young man," said the superintendent after reading it, "the office is yours till the first of next May. Call around to-morrow morning at eleven o'clock and the lease will be ready for you to sign. You will pay down the first month's rent then and I will put you in possession."

"All right, sir," said Dick. "Come, Bobby, we'll go to lunch."

After lunch they went up Nassau street to a dealer in new and second-hand office furniture and supplies and bought what they needed, the same to be delivered at or about noon on the following day.

They next went to a place that made a specialty of second-hand safes, and picked out one that suited them in size and price.

After that they called at the office of the company which furnished ticker service in Wall Street and arranged for a stock indicator to be put in.

Then they went to a stationer and printer and bought such stationery and account books as they believed they would require, and ordered necessary printing.

Last of all, they called on a painter and told him to call around to their room in the Dixon Building at one o'clock next day and paint their sign on the door.

By that time it was half-past four and they started for their homes in Jersey City, where they lived in the suburbs, within two blocks of each other.

They always took the Cortlandt street ferry, and then a trolley car on the other side.

"We mustn't say a word to our folks about our having been bounced," said Dick. "We'll turn in our pay on Saturdays just the same as if we were at work, taking it out of our capital. What our people don't know won't trouble them. They don't know we're worth \$2,800 each. If we told them that it would be a surprise to them. Well, we'll give them a bigger surprise some day when Sharp & Smart have made a reputation and a bunch of boodle in Wall Street."

Bobby nodded.

He knew very well that his people would have a fit if he told them he had been bounced out of his job.

His father was a bookkeeper in a factory in Newark, and would never be anything else but a bookkeeper, because he was a cautious man who always believed in letting well enough alone, for he had a large family to support and didn't care to take any chances.

Bobby wasn't a bit like him.

He took after his mother, who was a hustler.

If Mrs. Smart hadn't been a hustler the family wouldn't have got on as well as they did.

Dick Sharp had no father.

His mother was a widow, and he had two sisters who worked in Jersey City.

Dick's father had been a smart man in his time, and probably would have died rich had he not been cut down in his prime by a fatal illness.

The family had since got on very comfortably on his insurance and the wages of Dick and the two girls.

Dick took after his father, and there was every indication that he would be a success.

He was the uncrowned boss of the house because he was the only male member of the establishment, and because his mother and sisters thought there wasn't another boy like him in the world.

He could have safely reported that he had lost his job without creating a ruction, but he concluded that it would suit him better not to do so.

So he entered the house that afternoon just as he always did, and sitting down in the dining-room he finished reading the afternoon paper, while he waited for supper and the coming of his two sisters.

Next morning the two boys met at the street corner as usual, caught a trolley and started for the ferry.

In due time they reached Wall Street.

"How does it feel to be your own boss, Bobby?" asked Dick.

"First-rate. Look at all those poor slaves going to their daily grind, and yesterday we were one of them, pounding the tread-mill for the benefit of a couple of brokers who lost sight of our merits the moment they discovered we were doing a little side line for our future benefit. I'll warrant we'll be as important as they are by and by."

"You can bet your last nickel on it. Sharp & Smart are going to reach the top of the Wall Street ladder, or so close to it that we will be able to touch it with our hands," said Dick, confidently.

Bobby nodded as they crossed Nassau street.

"Hold on," said Dick, "no use going any further in this direction at present. Our legs must have forgotten that they were out of the messenger business. We will go up to the little bank, where we have done our speculating, and stay there till it is time for us to see the superintendent and sign the office lease."

Accordingly, up Nassau street they went a little way till they came to the banking and brokerage house that made a specialty of catering in the stock market to small customers that the regular brokers wouldn't do business with.

The big waiting-room, usually crowded later on, was already open, and perhaps a dozen regular patrons were present, looking at the previous day's closing quotations on the blackboard and swapping shop talk.

Sharp & Smart sat down and studied the blackboard themselves.

There was little they didn't know about the stock market, for they had followed it closely for a year or more, and they could figure on the rise or fall of a stock as well as any outsider, and with better success than most of them.

That was largely their luck, but then luck counts for more than anything else in the Wall Street game of chance.

At a quarter to ten a small boy made his appearance on the platform with a wet sponge, with which he cleaned off the board in readiness for the morning's quotations from the Stock Exchange.

As soon as these began to come in he chalked them up under the initials of the roads to which they belonged.

Dick and Bobby were interested lookers-on for an hour and then they proceeded to the Dixon Building, where they found the lease waiting for them.

The formalities were soon over and the superintendent handed Dick a receipt for the first month's rent and two keys to the room.

The boys went upstairs to await the arrival of their furniture.

It came on time and was placed to suit the young tenants.

Each of the partners had a desk to himself, which were set back to back and overlooked a court.

A neat second-hand rug covered the greater part of the floor.

The four chairs were placed against the walls and the pivot chairs in front of the desks.

The safe arrived next and was put on Dick's side of the room.

Then the painter came and Dick handed him a slip for his guidance.

When he got through the following was on the door:

SHARP & SMART,

Stocks and Bonds. Mining and Other Stocks Dealt in.

"How does that strike you, Bobby?" said Dick.

"Fine and dandy!" said Bobby, with enthusiasm.

"Didn't think your name would shine on a door so soon, did you?"

"I can hardly believe it, even while I'm looking at it."

"Push your hat well down about your ears."

"What for?"

"To keep your head from swelling," chuckled Dick.

"You look after your own head. Mine is all right."

"I had a swelled head once."

"When was that?"

"When I had the mumps."

"That'll do. Let's go and eat."

They went to their usual quick-lunch house and had lunch, then they returned to their office.

Two messenger boys with A. D. T. caps stood in front of the door.

"Sharp & Smart. Gee! that's a great firm," said one.

"It's a dandy combination," said the other. "I wonder how they came together?"

"I know a better one for Wall Street."

"What is it?" asked his companion.

"Ketcham & Fleecem."

"I'll bet that is what this firm will do with customers—catch them and then fleece them."

"Think so?" said Dick, stepping up.

The messengers looked at Dick and Bobby and took them for brokers' boys.

"Get on to the new firm of brokers!" said one.

"What's the matter with the firm?"

"Sharp & Smart. Clever, isn't it? But they may be a pair of chumps for all that."

"It's a good thing to be sharp and smart, both by name and nature," said Dick. "You chaps seem to be smart if you aren't sharp."

"You're kind of smart yourself—in your mind," said the boy.

"Thank you! Let me make you acquainted with Sharp & Smart, brokers. I'm Sharp and there is Smart," said Dick.

"Aw, rats!" returned the messenger.

"Now, then, introduce yourselves. We'd like to know you so when we need the services of an errand boy we can send for one of you."

"Say, don't be funny!" said the messenger.

"I'm not attempting to be funny. I wanted to honor you with our custom."

"Dry up or I'll soak you!" growled the messenger.

"You're putting the cart before the horse, young fellow," said Dick, pulling his key out and advancing on the door.

"What do you mean by that?" snorted the other.

"Things have to be soaked first before you can expect them to dry up. Come on, Bobby, let's go in."

He opened the door and the young brokers walked into their office, leaving the messengers staring after them.

CHAPTER III.

SHARP AND SMART ARE VISITED BY THEIR LATE BOSSES.

The next day was Saturday.

The ticker was duly installed in the office of Sharp & Smart, and the firm's books, printing and other stationery arrived.

Having placed a standing advertisement in two Wall Street dailies, and in a certain evening paper, the boys were ready for business.

"One of us must always remain in the office till we feel the need of a stenographer or an office boy," said Dick. "You can't tell when a chance customer might call, and our motto is not to let anything get away from us. That's why I bought that lariat yonder. We may need it to lasso a customer if none comes here of his own accord."

"That's right," grinned his partner over the top of his desk. "We're ready now to sell stock, or anybody for that matter."

"No," corrected Dick, "we're not going to sell anybody. Our chief motto must be to give every one who patronizes us a square deal. A good name is better than great riches, partner, so when you try to be funny again don't make any cracks at the firm. Confine your alleged witticisms to outsiders who deserve them."

Bobby felt that his funny speech had been rebuked, and justly, by his friend and partner, and he had nothing to say for a moment or two.

Dick read out all payments that had been made on account of rent, the fitting up of the office and the supplies they had ordered and received.

The total expenditures footed up about \$400.

"Now," went on Dick, who had assumed the position of managing partner without any objection on the part of Bobby, "we have \$5,200 left with which to do business. It behooves us to make something right away to increase our capital, for at the present moment it is too limited to do much in the brokerage line, supposing customers began dropping in on us, which, however, is hardly likely for awhile yet."

"The only way we can make more is to speculate," said

Bobby, "and that invites the risk of being wiped out before we are fairly started."

"We've got to take risks to win, old man. We must be as careful as we can, of course. The stock market is a whirlpool, forever in motion. If we are sucked over the edge our name will be mud instead of Sharp and Smart, metaphorically speaking. By the way, did you mail a copy of our advertisement, which appeared to-day for the first time, to your respected ex-boss?"

"I did," replied Bobby. "I'd like to be at his elbow when he looks at it."

"I mailed a copy to Mr. Thompson. The gentlemen will get them in their Monday morning's mail, and then—they will think thoughts. I wouldn't be surprised to see Thompson visit us. We'll make him welcome if he does come, and your late boss, too. I'll buy a box of cigars to treat them or any other broker who might honor us with his presence. Nothing like putting on a good front, whether you have a snowball diet in the background or not. Some people go through life on a bluff, and though they are bound to leave a trail of unpaid obligations behind them, they manage somehow to keep on the top wave. They certainly have to be sharp and smart to do it, and be able to throw care to the dogs," said Dick.

Dick then took up the question of speculation, and pointed out several good stocks that were rising, and which offered chances for rapid deals, with small but fairly sure profits.

"We'll go into one of them Monday and try the firm's luck," said Bobby.

"That'll be all for to-day, so we'll close up shop. Here's eight dollars for you to take home. I've charged it against you, and a similar amount against myself," said Dick, passing over the bills. "Now put on your hat and we'll go home."

Monday morning both boys entered the office at a quarter past nine.

"Look over that Wall Street paper while I'll go over this one. Make a note of anything that strikes your attention and show it to me," said Dick.

Bobby blue-pencilled various paragraphs and then exchanged papers with his partner, who had done likewise.

Afterwards they had a conference and picked out A. & B. to make their first venture with.

With \$3,000 in his pocket, Dick left the office at half-past ten for the little bank, to put the money up as margin on 300 shares of A. & B. at 90.

Bobby remained in the office.

At eleven o'clock the door opened and in walked Broker Barclay, Bobby's recent employer.

"So," exclaimed Barclay, "you have capped the climax to your foolishness by hiring an office and pretending to be a broker, eh?"

"Glad to see you, Mr. Barclay. Sit down. There is no pretence about this shop, I assure you. We are brokers," and Bobby put an accent on the "are."

"Oh, you are?" sneered Barclay. "Pray, where did you get your experience, may I ask?"

"In your office, to a large extent."

"My office! Why, confound your assurance, you were only my office boy. How could you gather any real experience in that capacity?"

"You forget how smart I am," replied Bobby, coolly.

"You're altogether too smart, young man," said the broker, sharply.

"I don't think anybody can be too smart to get along in Wall Street."

"Who is this partner you have? Some man you have talked into this ridiculous experiment?"

"No, sir; he's a boy of about my own age. His name is Richard Sharp. He is sharp and I am smart. The two of us together I regard as a winning combination."

"Well, upon my word, you and your partner are the limit! Do you think Wall Street has any use for boy brokers?"

"We didn't think it necessary to ask permission of Wall Street in order to hang out our shingle. If you think we're not going to hang on, come around in a few months and see the suite of rooms we'll have by that time."

"A suite of rooms, eh? Why, you won't be able to keep this one long enough to get acquainted with it."

"Don't you worry about that, Mr. Barclay. We'll be doing business at this stand, or a better one, when more than one broker who is holding his head up to-day is trying to settle with his creditors."

Barclay nearly gasped.

"I have always thought that the biggest fools were the old ones, but I'll make an exception in your favor."

"No one is infallible in this world, and if you follow the fortunes of Sharp & Smart you will learn that you have another think coming."

"Look here," roared Barclay, "where do you expect to get customers? And even if by some odd fortune one or two should drop in on you, how in creation are you going to do business with them?"

"I shall have to refer you to my partner for an answer."

Mr. Barclay glared at his ex-messenger, then he got up to go.

"Have a cigar, Mr. Barclay?" said Bobby, pulling out the box and offering it to the trader.

The broker stiffly declined to accept the smoke, bade Bobby a curt good-by and took his leave.

Bobby chuckled and went on reading.

In the meanwhile Dick made the deal at the little bank and then sat down on a chair to watch the blackboard for awhile.

He got into conversation with one of the veteran speculators of the place and forgot about the passage of time till the clock noted half-past twelve.

Then he jumped up and left the place.

He went directly to lunch and then to the office to relieve Bobby.

"Any visitors?" he asked.

"One," said Bobby. "My late boss."

"You don't say! Well, what did he think about your improved condition?"

Bobby gave him an outline of the interview.

"He doesn't seem to have a very exalted opinion of Sharp & Smart," laughed Dick.

"I should say not. He appeared to consider the firm a combination of gall and foolishness."

"Oh, well, we can't help what he thinks on the subject. I guess he didn't like the idea of you starting out for yourself, anyhow."

"What business is that of his?"

"None, but you know what some people are."

"Oh, he can go hang! He fired me, so he's got no right to come up here and bullyrag me. Maybe he'll be eating snowballs yet himself."

"Talking of eating, you'd better go out and get your lunch. Then you can drop in at the little bank and follow A. & B. It's up half a point since I bought it."

Bobby put on his hat and went out.

Hardly had he gone when the door opened and in walked Broker Thompson.

"How do you do, Mr. Thompson!" said Dick, pleasantly. "Come up to inspect my new quarters? It is very kind of you. Help yourself to a chair and make yourself at home."

"Humph!" grunted Thompson, looking around the room and then at his late messenger. "So you have actually gone into business for yourself."

"Looks like it, doesn't it?"

"You didn't lose much time."

"No, sir. Time is money. One hour after you gave me the bounce I had captured a partner and begun arrangements to open up."

"And you expect to get along, I suppose?"

"Surest thing you know, Mr. Thompson. The firm of Sharp & Smart are in the business to make money."

"I fail to see how you are going to do it. I wish you well, but you couldn't have done a more foolish thing than to try to imitate people of capital and experience. However, you will learn a lesson by which I hope you will profit."

"I think we will survive just the same, sir. We have engaged this office up to the first of May, and we have the funds to see us through. In the meantime, we expect to make a few dollars just to keep our hands in."

"Young man, if you will give up this foolish business and return to my office you can go to work again."

"Have you concluded that you made a mistake in letting me go?"

"Not at all; but I'd rather have you than a new boy. Of course, you will come back with the understanding that you cut out speculation in the future."

"Did you come here to make me this offer?"

"Partly so."

"I thank you for the offer, but I will have to decline. I have signed articles of co-partnership with my friend, Robert Smart, for one year, to be renewed if conditions are as favorable as we expect them to be. I couldn't break that agreement offhand, even if I wanted to, which I will frankly say I don't. Unless the firm of Sharp & Smart runs up against

some unexpected snag, we are a fixture until further notice," said Dick, with the utmost politeness.

"Then you won't come back to my office?" said Broker Thompson.

"No, sir; I consider myself out for good."

"You are foolish."

"Well, that's my funeral if I am."

"You'll never make even wages in this office."

"I am willing to risk that."

Thompson saw that he was only wasting his breath, so he got up, said he hoped Dick would make out, though he didn't see how he could, and took his leave.

"My late boss was in here," said Dick to Bobby when his partner came in.

Bobby grinned.

"Our advertisement fetched both of them, didn't it? It seemed to hit them hard."

"Thompson thinks he sees our finish as clearly as your boss said he did."

"What else would you expect?"

"He offered to take me back if I'd give up this foolishness, as he calls it."

"Did he? He has seen his mistake in letting you go. That's more than Barclay was inclined to do for me. Of course, you aren't going back now?"

"I should say not. I declined his offer with thanks."

"I'd have done the same if Barclay had made me the same offer."

"Of course you would. We have signed a partnership agreement, binding on us for a year. We are bound to see it out unless the firm goes to the wall, financially. And I don't expect it will."

"Neither do I. I suppose you have noticed by the ticker that A. & B. has gone up another point and a half. It closed two points about what we paid for it, which puts us fully \$500 ahead on the deal. That's more money than either of us would have earned in a whole year at the messenger business, and we have made it in a few hours."

"It's in sight, but we haven't got our hands on it yet," said Dick. "I shall probably sell out to-morrow, as a two-point advance is worth cashing in on. Now we'll go home. We've done very well for our first real day at the business."

CHAPTER IV.

MISS TREADWELL.

The boy brokers came to Wall Street next morning with the intention of cashing in on their A. & B. deal, for a rise of two points was almost as much as they expected the stock to make.

The New York morning papers they bought at the ferry printed matter about the market that caused Sharp and Smart to confer upon the advisability of holding on to their deal awhile longer.

The financial editors of both papers said that A. & B. was more than likely to advance considerably higher, as it was understood there were powerful interests behind it.

"I guess we'll go slow about selling for the present," said Dick. "In fact, I think it would be to our advantage to buy another 100 shares at the present price. What do you say?"

"All right. Do so," said Bobby.

Accordingly, soon after they reached their office Dick took another \$1,000 out of the safe and marched around to the little bank with it.

He bought 100 more shares of A. & B. and paid 92 for it.

He concluded that it would be wise to remain at the little bank so as to be in a position to sell out quick in case the stock took an unfavorable turn.

The stock, however, advanced steadily an eighth at a time, until it reached 95, when there was a lull in operations.

Then Dick debated with himself whether or not he should sell, as the firm stood to win about \$1,500 at the present figure.

He spoke to several seasoned speculators whom he found were interested in the stock, and they were united in their opinion that A. & B. would go to par, and perhaps higher.

"A friend of mine, who is in a position to know, told me this morning that the Carter Syndicate is behind A. & B., and has a barrel of money to call on. The combine plans to send it as high as it will go and then liquidate at a big profit," said one of the persons Dick spoke to.

"If there is truth in what you say then my firm made a lucky strike in buying A. & B.," said Dick.

"What firm are you with?" asked the man.

"Sharp & Smart."

"Sharp & Smart, eh?" said the man, raising his eyebrows,

as the name struck him curiously. "What business are they in?"

"Brokerage."

"You're their messenger, I suppose?"

"No, I'm Sharp, one of the firm."

The veteran looked at him quizzically.

"Jollying me, aren't you?" he said.

"No, sir. Here is our business card."

The man looked at it.

"Well, well! Sharp & Smart—quite an odd combination. If you and your partner take after your names you ought to be successful."

"We expect to be."

"How long have you been in business?"

"Less than a week."

"Indeed! So you are in on A. & B. as a starter. Let me congratulate you on your luck. How many shares have you?"

"Four hundred."

"Is it possible? That represents a marginal investment of \$4,000. I presume you bought on margin, for at yesterday's price of 90 that number of shares was worth \$36,000. At the present figure they are worth over \$40,000."

"Yes, we bought on margin. We were going to sell this morning at the two-point advance the stock had made yesterday, but we held off when we read in the papers that it was likely to go higher."

"You did right, as you see by the three points it has gone up this morning."

"It is a surprise to me that we have got in on what appears to be a boom. We bought it merely expecting it would rise two or three points."

"The unexpected is always happening in Wall Street."

"That's right. I have been a messenger in the Street for three years and so has my partner. We have kept a close tab on the market and have seen the unexpected happen quite often. We have seen the market drop like a hot-cake when we looked for it to go up, and the reverse," said Dick.

"There goes A. & B. up another eighth," said the veteran.

Dick had no thoughts for lunch that day, nor of his partner's lunch.

He remained at the little bank till the Exchange closed for the day.

A. & B. was up to 98 and a fraction, its last quotation.

Dick then went to lunch with a good appetite.

He was tickled all over at the firm's success in getting in on such a fine deal.

"That's luck—some people would call it blind luck. We never looked to make over \$500 at the most and here we are \$3,000 ahead at this moment, with the chance of making more to-morrow," he thought, as he ate a beef stew.

Bobby was at his desk when he got back to the office.

"You've been making a long stay of it," said Bobby.

"I've been watching A. & B. at the bank. I deemed it wise to be on hand in case the tide turned," said Dick.

"That's right," returned his partner. "A. & B. has been booming like a house afire. Who'd have thought it was going to do that? We're \$3,000 to the good. Have you sold?"

"No. I've learned that the Carter Syndicate is reported to be behind it and that it will go as high as the combine can force it."

"We're in great luck, aren't we?"

"We are, Bobby. Sharp & Smart are winners all right. We'll make a million yet."

"I hope so, old man."

"Had your lunch?"

"Yes; I locked up and went out."

"Any visitors?"

"None while I was here, and I was only away twenty minutes."

"You can go out now and loaf around in the sun if you want. By the time you get back we'll close up for the day."

Bobby put on his hat and went off for a walk to the Battery and back.

Outside the door he saw a young lady who looked nervous and excited.

"Dear me! I must be in the wrong building," she said, aloud.

"This is the Dixon Building, miss," volunteered Bobby.

"I thought it was the Calliope Building. I am looking for Broker Barclay."

"I'll take you there, miss. I used to work for him; now I'm in business for myself."

"Oh, thank you! Could—could I trouble you to show me where I could get a glass of water?"

"No trouble at all. Come right in our office," said Bobby.

opening the door and ushering her in. "Take a seat. I will bring you the water."

She accepted the glass with a nervous smile and drank it slowly.

"Thank you ever so much," she said, handing him the glass.

"You're welcome, miss."

"Are you in the brokerage business?" she said.

"Yes. Let me introduce you to my partner."

"My name is Miss Treadwell."

"Miss Treadwell, Mr. Sharp," said Bobby.

"Happy to make your acquaintance, Miss Treadwell," said Dick.

"My name is Smart," said Bobby. "Sharp & Smart is the firm. We do a general brokerage business."

"Could you tell me anything about A. & B.?" she asked Dick.

"Not a great deal, except that it's a mighty good stock to own at present."

"Yes, I know. It is going up. Do you think it will go any higher?"

"I do. We have 400 shares and are holding on to it for it to reach par at least."

"You relieve my mind."

"Are you interested in the stock?"

"Yes. On the advice of a friend I put up all my money on the stock when it was 88. My friend brought me down and introduced me to Broker Barclay. He advised me to purchase on margin, for by so doing I could make nearly ten times as much as I would if I bought the stock outright. He said he would buy the stock and hold it for me, and only charge me interest on the money he advanced. He said that would not cost me much for the few days the deal would have to run."

"That's right enough. How many shares did you buy that way?"

"Five hundred."

"Then you put up \$5,000?"

"Yes—a legacy I just received, and which is nearly all the money I have in the world."

"Well, you ought to make a good thing out of it. You say you bought it at 88?"

"Yes."

"You stand to double your money at this moment. Were you going to your broker to order it sold?"

"Yes. I called at my lawyer's a little while ago, and a gentleman I met there advised me to sell my stock first thing in the morning."

"He advised you to do that?" said Dick, looking interested.

"Yes."

"Did he give you his reasons for advising you?"

"He said the syndicate that was booming it was in a tight fix, and that soon after the Exchange opened in the morning there was liable to be a slump. He told me to call on my broker at once and give him a peremptory order to sell my shares at the closing price. It excited and agitated me so that on my way to his office I came into this building by mistake, and when I couldn't find Mr. Barclay's office I got still more excited, and that is the state I was in when your partner, Mr. Smart, met me outside," said Miss Treadwell.

"Bobby," said Dick, "go out and see if you can learn anything about the prospect of A. & B."

His partner hurried away.

"Miss Treadwell," said Dick, "when I told you that I expected A. & B. to go higher, I was figuring on its prospects as I've been watching it all the afternoon. The man you met at your lawyer's talked as if he had inside information; that is, information not generally known in the Street. Under such circumstances, I advise you to take his advice and order the immediate sale of your shares. I will take you around to Mr. Barclay's office if you wish me to."

"Thank you; that is very kind of you, Mr. Sharp."

"Not at all. Happy to be of service to you."

Dick locked up and escorted Miss Treadwell to Barclay's office.

They found Barclay in the corridor, dismissing a caller.

He nodded to Miss Treadwell and looked at Dick, whom he didn't know.

"I want you to sell my stock first thing in the morning, Mr. Barclay," said the young lady.

"There is no hurry, Miss Treadwell. It is up to 98 now, and will probably rise five or six points to-morrow," said the broker.

"I had rather you would sell it," she said, anxiously.

"You are foolish, Miss Treadwell. I'll guarantee you'll make \$2,000 more by holding on," said Barclay.

"I'd rather not take the risk," she said, nervously.

"You're not taking any risk at all," insisted Barclay.

"If the young lady insists on selling, why don't you take her order?" put in Dick.

Barclay glared at the young broker.

"Because it's more to her interest to hold on," he said.

"What difference does that make to you, Mr. Barclay? The young lady has the right to order her stock sold whenever she chooses. All her money is invested in this deal, and if anything went wrong with it she would be the loser, not you."

"Nothing will go wrong with it."

"How do you know? The bottom is liable to drop out of any Wall Street proposition without warning."

"Oh, there's no danger of anything happening to A. & B."

The broker gave a short laugh, but Dick noticed that it was a nervous one.

"I differ with you, Mr. Barclay. There is never a moment in Wall Street when a speculator isn't in danger of being wiped out, even when things look brightest. Now, as Miss Treadwell wants her stock sold now you will kindly take her order to that effect."

"The Exchange is closed and I couldn't sell her shares to-day."

"But her order will enable you to sell the moment the Exchange opens in the morning."

"Of course. Come around at ten in the morning, Miss Treadwell, and I'll fix you up," said Barclay.

"You can fix the matter up now as well as in the morning, and will save Miss Treadwell from rushing down here so early."

"You seem to have a great deal to say about this young lady's business," said the broker, snappishly.

"And you seem to be very much opposed to doing as your customer orders you to do."

"Who are you, anyway?"

"My name is Sharp. I'm a broker. There is my business card."

Barclay uttered a smothered ejaculation when he looked at it.

"I want nothing to do with you!" he roared, savagely.

"Miss Treadwell," said Dick, "you want your stock sold, don't you?"

"Yes," she replied.

"Order him to sell it at the market price in my presence, and then your verbal order in my presence will be as good as your written one," said Dick.

The young lady did so.

"Now, Mr. Barclay, Miss Treadwell will hold you responsible for her stock as sold at 98, the closing price. If you fail to make the sale and the stock goes down in your hands you will have to make good. Come, Miss Treadwell, you can consider your shares sold at a profit of \$5,000. If there is any trouble about you getting your money I will see that the matter is adjusted in your favor."

Dick led the young lady away, and Barclay muttered an imprecation as he went into his office.

CHAPTER V.

A HOSTILE RECEPTION.

Dick parted with the young lady in front of the Dixon Building, after telling her to call on him if she had any trouble in collecting her money from Barclay.

There was evidently a "nigger in the woodpile" somewhere, but Dick couldn't tell what it was.

He suspected that Broker Barclay was up to some game, but whatever it was he guessed he had blocked it.

Bobby was impatiently waiting for him.

"I've found out that a bear syndicate is going to jump on A. & B. in the morning, some time before noon," said Bobby.

"The news has got around and there is sure to be a lot of stock unloaded on the Carter Syndicate as soon as the Exchange opens. Under these circumstances I took the liberty of selling our shares to Stimson & Cox, who hadn't heard the news, and I gave them an order on the bank for the stock. Here is their memorandum. I have telephoned the bank what I did and the cashier has accepted the order and has communicated with Stimson & Cox by this time."

"Good!" said Dick. "You are fully as smart as your name," said Dick, who then detailed the interview with Barclay.

"He's up to some game, all right," nodded Bobby. "I'll bet he's sold Miss Treadwell's shares already."

"What! Without her order? Why should he?"

"He's heard that A. & B. is liable to slump in the morning. If it does, without his receipt of her order, she can't hold him for any loss she suffers, and he'll be in the profit that should have been hers, see?"

Dick saw and said so.

"He can't work that game now, for Miss Treadwell ordered him to sell her stock in my presence. I'm a witness to the fact, and he'll have to settle with her at 98."

"I'll bet he was mad," said Bobby.

"Mad! I should say he was. He wanted to jump on me, but he didn't dare do it with the young lady present."

After some further talk the boys shut up and went home.

Next morning A. & B. opened at 98 1/2, but a lot of stock was thrown on the market and it fell to 97.

Then it recovered and went to 98.

At eleven the bear syndicate got busy and in a short time the Carter combine went to pieces and a panic took place.

The stock dropped down below 90 inside of half an hour, and hundreds of small speculators were wiped out.

That afternoon Miss Treadwell appeared at the office of Sharp and Smart.

She looked all broke up and began to cry as soon as she sat down.

"Why, what's the matter, Miss Treadwell?" exclaimed Dick, in surprise.

It was some minutes before she could answer him, then she said she had called on Broker Barclay for her money and he told her he had been obliged to sell it at a loss.

In fact, he said there was less than \$500 coming to her.

"That is ridiculous, Miss Treadwell," said Dick. "It is true the price dropped a point and a fraction soon after the Exchange opened, but the real slump did not take place till eleven o'clock. Mr. Barclay could have sold your shares fifty times over between 97 and 98. If he doesn't settle with you on the right basis I'll report him to the governors of the Exchange and they'll investigate the matter."

"Do you think I'll get what I am entitled to?" she said, tearfully.

"I see no reason why you shouldn't, as the case stands."

"What shall I do?"

"I'll go over to his office with you now and try and bring him to terms."

Dick put on his hat and they went out together.

They reached the Calliope Building and took an elevator up to the fourth floor.

When they entered the outer room of Barclay's suite Dick was surprised to find none of the office force in the counting-room.

He looked at his watch and saw that it was four, which was far too early for the clerks to be off for the day.

"I guess business is over in this place unusually early," he said. "You called here just before you came to my office, didn't you, Miss Treadwell?"

"Yes."

"The clerks were here then, weren't they?"

"Yes."

"As the clerks are not here now it is hardly likely that Mr. Barclay is here. However, we'll look in his room and see."

Dick opened the door and started to enter the office, followed by Miss Treadwell.

Suddenly two vicious-looking dogs darted from behind the desk and rushed at the intruders.

Though taken by surprise, Dick raised his umbrella to defend himself.

Miss Treadwell uttered a half-scream of surprise and fright.

Dick brought the umbrella down on the head of the foremost dog.

It didn't hurt the animal much, but the blow had the effect of stopping his forward rush.

Then Dick opened the umbrella and shoved it at the dogs.

Apparently they had never faced such a thing before, for they jumped back and, sitting on their haunches, snarled at the umbrella.

Dick took advantage of their temporary inactivity to beat a retreat and close the door.

"This is a mighty odd kind of reception to meet with in a Wall Street broker's office," he said. "There's something wrong here. I must notify the janitor of the building. Come, let's go downstairs."

Leaving Miss Treadwell in the corridor entrance the young broker hunted up the janitor.

He found him in the basement, talking to the engineer.

"Say, there are a couple of vicious dogs at large in the private room of Broker Barclay's office," he told the man. "A young lady and myself were just up there to see Mr. Barclay, but he appears to have left for the day. All the clerks have gone, too. The dogs came at me as though I were a choice morsel they intended to put their teeth into. You'd better take a couple of your men, with clubs, and go up there and knock those animals on the head."

"Why, dogs are not allowed in this building," said the janitor.

"I can't help that. You'll find a pair of ferocious brutes in Barclay's office if you will go up there. If you don't put them out of business now there will probably be something doing when the man goes in there to clean up."

"This is a straight story you're telling me, is it?" said the janitor.

"You'll find it straight enough if you go up there. I'll go with you and help you, but you'll need another man and something to defend yourself with."

The janitor picked up a couple of stout sticks and accompanied Dick up to the main corridor where Miss Treadwell stood.

"There's the young lady who went into the office with me. She saw the dogs as well as I did," said Dick.

Dick called Miss Treadwell over and she confirmed his story.

The janitor asked each of the elevator men if they had taken a couple of dogs upstairs to the fourth floor in company with Broker Barclay or somebody else, but none of them had done so.

In fact, they knew better than to do so, as it was against the rules of the building.

The only way the dogs could have got up, then, was by way of the Pine street entrance and the back stairs.

The janitor called one of his men and asking Miss Treadwell to await his return, Dick accompanied the men upstairs.

Dick softly opened the door of the broker's private room and looked in.

The dogs were not in sight.

"They are probably behind that desk. That's where they were when I started to enter," said the young broker.

The three entered, prepared to give the dogs battle.

But no dogs were there.

They looked the room all over in vain for them.

"By George! it's funny where they could have gone," said Dick. "I shut the door on them so they couldn't have got out."

Only for the fact that Miss Treadwell had corroborated Dick's story the janitor would have believed a trick had been played upon him.

"Somebody must have come and taken those dogs away while I was downstairs telling you the story, or the somebody in question might have been hiding in the room at the time the dogs were there," said Dick. "The whole thing wears an air of mystery."

However, the dogs were gone, so the party returned downstairs.

"You'll have to postpone your interview with Mr. Barclay till to-morrow," said Dick to the young lady. "He is not in the building."

So they went away and parted at the entrance to the Dixon Building, Miss Treadwell promising to call for him in the morning about eleven.

Dick, of course, told Bobby about his call on Mr. Barclay with Miss Treadwell, and of the dog episode.

"Do you know whether Mr. Barclay owns two such dogs?" he asked his partner.

"I never heard that he owned any," replied Bobby.

"What do you think about the thing, anyway?"

"I think there's something funny about it. I never knew the cashier and the clerks to leave before five o'clock," said Bobby. "That's the regular quitting time. Of course, I left myself about four, but if the other help had left before the regular time I'd have heard about it."

"I went around with Miss Treadwell to get an explanation from Barclay with reference to his assertion that less than \$500 in profit was coming to the young lady," said Dick. "After getting her peremptory order to sell at the market the first thing next morning, and as the stock did not drop lower than 97 before eleven o'clock, it is quite clear that she is legally entitled to nearly \$5,000 in profit on the deal. His statement that she was entitled to less than \$500 looks as if he meant to defraud her out of most of her money. Had we found him in his office I would have made him come to time or have threatened to bring the case before the authorities of the Exchange. However, the matter is merely postponed

until to-morrow. Miss Treadwell will be here at eleven and I shall go around with her again. Then there is likely to be something doing."

"I never heard of Barclay trying to cheat one of his customers before," said Bobby, "though I know he's quite a foxy person. It looks to me as if he was treading on dangerous ground if he is trying to do the young lady."

"He won't do her if I can put a spoke in his wheel," said Dick, in a determined way, as he got up and remarking that it was nearly five o'clock said it was time to shut up shop.

CHAPTER VI.

THE FIRM'S FIRST CUSTOMER.

Next morning at eleven Dick accompanied Miss Treadwell around to Barclay's office.

The clerks were all at work as usual.

"Is Mr. Barclay in?" Dick asked the cashier.

"No; he is out of town."

"Out of town? Well, do you know anything about Miss Treadwell's account with Barclay? She bought 500 shares of A. & B. at 88, on ten per cent. margin. On the afternoon before yesterday, when the stock stood at 98, she gave Mr. Barclay an order to sell in my presence. Presumably, he sold next morning when the Exchange opened. The slump didn't come on till eleven o'clock, so he had a full hour to close the deal out at a profit of between four and five thousand dollars. Miss Treadwell wishes her statement and a check for what's coming to her," said Dick.

"Take a seat, please," said the cashier.

He went over to one of the bookkeepers and said something to him, and then returned to his desk.

In a few minutes the clerk brought him a sheet of paper.

The cashier looked it over and called Dick up to his window.

"Here is Miss Treadwell's statement," he said.

Dick glanced at the balance.

It stood \$5,375.

The statement showed that the deal had been closed at 89.

"This is ridiculous!" cried Dick. "Mr. Barclay was ordered to sell at 98, and this statement makes it appear that it was not sold till the price dropped to 89. What explanation have you to make about it?"

"None," replied the cashier.

"None!" exclaimed Dick, angrily.

"No. Mr. Barclay turned in the figures on which the statement is based, and they have been so entered on our books. If they are not satisfactory to the young lady she must see Mr. Barclay about it."

"You say Mr. Barclay is out of town?"

"He is."

"When will he be back?"

"I couldn't tell you, but maybe the day after to-morrow."

Dick went over to the young lady and showed her the check.

"It is a fraud on the face of it," he said. "Come, we will go to the office of the secretary of the Stock Exchange and demand an investigation."

They passed outside and walked up to No. 13 Wall Street.

Taking an elevator they went up to the floor where the executive offices of the Exchange were.

They were admitted to the secretary's office, and Dick, after presenting his card, made the complaint against Broker Barclay on behalf of Miss Treadwell.

After questioning the young lady the secretary said he would give the matter his attention.

That was all that could be done for the present.

Dick escorted Miss Treadwell to a Broadway car, obtained from her her address so he could communicate with her, and bade her good-by.

He then returned to the office.

That afternoon Bobby learned that Shoshone Copper was being cornered by a clique for a rise on the Curb.

He rushed into the office and told Dick about it.

"Your source of information is reliable, is it, Bobby?" said his partner.

"It's a sure tip. We can go the whole hog on it and stand to win."

"Shoshone is going at about \$2."

"Buy 8,000 shares on a 50 per cent. margin. We've got the money."

Dick took practically the whole of their capital out of the safe and called on Broker White.

He hadn't seen the trader since the day he called on him for the favor of guaranteeing that the firm's rent would be paid up to the following May.

"Hello, Sharp! How are you making out?" asked White.

"Fine!" replied Dick.

"Glad to hear it. Got hold of any customers yet?"

"Oh, give us time to get known, won't you? Here's our card."

"Sharp & Smart," read White. "Quite catchy, upon my word! How came you to get hold of a partner named Smart?"

"That happened to be his name. Had his name been Smith the firm would have been Sharp & Smith."

"What are you doing—speculating?"

"Yes. We collared 3,000 bones the other day on A. & B."

"That was quite a haul. You must have got in on the ground floor."

"Very near it."

"How came you to go into that stock? Did somebody hand you a tip on it?"

"No; we just blundered on to a good thing, that's all."

"Then you didn't know when you bought it that it was going to boom nearly to par?"

"No, and we didn't suspect that the bottom was going to fall out of it so soon. It happened, however, that we heard the report that a bear syndicate was going to jump on it, and so we got out from under right away and saved our bacon."

"You chaps were lucky."

"Well, I came over to give you an order."

"Did you?"

"Yes, in recognition of your kindness in guaranteeing the payment of our rent. I want you to buy us 8,000 shares of Shoshone Copper, on a fifty per cent. margin."

"Eight thousand!" exclaimed the broker.

"Yes. And after you get them you'll make no mistake in buying some for yourself."

"Who's been tipping you off?"

"Oh, a little bird. The stock is going up in a few days, and those who have a few thousand shares and know how long to hold it are going to make some money."

"Sure of that, are you?" smiled White.

"No, I'm sure of nothing in Wall Street. I'm only reasonably certain."

Dick handed the \$8,000 over and got his memorandum.

"Don't lose any time in getting that stock, Mr. White, for it's liable to go up at any moment," said Dick, getting up.

"I'll attend to your order, right away. I wish you luck with it."

Dick took his leave.

At noon on the following day Shoshone Copper began to rise and closed that day at 21-2.

As Sharp & Smart had bought 8,000 shares the rise of half a dollar meant a profit in sight of \$4,000.

The young partners shook hands.

"We ought to make \$20,000 out of this deal, Dick," said Bobby. "We couldn't have struck a better snap."

"If we make anything like that we'll begin to feel as if we were on Easy Street."

"We'll be just around the corner from it. We must make \$50,000 before we can feel that we're on Easy street."

"How would you like to live on Hour street, Bobby?"

"Hour street! Never heard of it. Where is it?"

"In this city."

"Get out, you're dreaming!"

"No, I'm not. It's usually called Sixty-second street."

Bobby gave a gasp and before he could say anything the door opened and admitted a stranger.

He was tall, thin and solemn-looking.

"Is Mr. Sharp or Mr. Smart in?" he asked, in a sepulchral tone.

"Yes, sir, they're both in," said Dick. "What can we do for you?"

"My name is the Rev. Mr. Watt. Please take my name in to either of the gentlemen."

"My name is Sharp and that is Mr. Smart. State your business."

The visitor stared at him and then at Bobby.

"Do I understand that you boy—ahem! young men are the firm of Sharp & Smart?"

"Yes, sir."

"Pardon me, but you seem rather, ahem! young for brokers."

"Oh, we're older than we look, Rev. Mr. Watt. We have been in Wall Street something over three years."

"Is it possible?" exclaimed the visitor, who thought Dick meant that he and his partner had been in the brokerage business for three years.

"Sit down, Rev. Mr. Watt. We'll be happy to be of service to you."

"I am living at Cooperville, up the State," said the minister. "I saw your advertisement in the paper, and having a little money lying idle in bank I thought I would invest it in some good stock that was likely to appreciate in value."

"Oh, you want to take a flyer on the market?"

"Beg pardon! I don't quite catch the meaning of the expression."

"What expression?"

"Flyer on the market."

"Oh, that's a Wall Street term, meaning to take a speculative chance on the stock market."

"I see. Yes, I had an idea of taking a speculative chance on the stock market. Could you recommend something that is sound?"

"Yes, sir. I would advise you to buy Shoshone Copper. It's a sure winner."

"Shoshone Copper!"

"It's a Curb stock. You can get it for two-fifty a share. The chances are good that you will double your money, and perhaps do even better, inside of ten days."

"You would advise me to try that?"

"You couldn't strike a better thing. How much do you think of investing?"

"I have brought \$1,000 with me."

"That will purchase 400 shares outright, or 800 on a fifty per cent. margin, which is a safe deal."

"I have heard that stocks were frequently bought on a ten per cent. margin."

"They are, but the risk is too great on a cheap stock for me to advise you to put your money up that way. Shoshone went up 20 per cent. to-day in its market price. It might drop ten per cent. to-morrow, and that would wipe out a narrow margin. I wouldn't advise you to buy Shoshone Copper under a twenty-five per cent. margin. In fact, I wouldn't buy it myself under a fifty per cent. margin. In dealing in a cheap and active stock it is always well to be on the safe side as much as possible."

After some further talk the Rev. Mr. Watt decided to give the firm of Sharp & Smart an order for 800 shares, based on fifty per cent. of the market valuation.

Dick took the order and gave the firm's first customer the usual memorandum of the transaction.

"Are you going to remain in the city any time, Rev. Mr. Watt?" asked Dick.

"I shall return to Cooperville in a day or two."

"Then I would advise you to give us an order to sell your stock when we think a sale would best serve your interests."

The reverend gentleman agreed, and Dick made out the order, which he signed.

He left his home address and then took his leave.

"A customer at last," said Bobby, when the door closed behind their visitor.

"We ought to write his name in capitals in our book."

"We'll always remember that our first customer was a minister."

"We ought to regard that fact as a lucky omen."

"He came to the right shop to make a successful deal. He's bound to come out ahead on Shoshone Copper. You gave him the advantage of our pointer."

"Why shouldn't I? We want our first customer to win."

Dick took the order over to Broker White's office and told him it came from their first customer.

"I congratulate your firm on catching one. How did you do it?" laughed White.

"He saw our advertisement in the paper and called."

"Which proves that there is good in advertising."

"That's right. Here's the order and the fifty per cent. margin. We have an order to sell when we think proper, so when we give you the order to sell our shares, sell the Rev. Mr. Watt's, too. Make a note of that now so you won't forget it," White made the note and Dick left.

CHAPTER VII.

THE TRICK THAT FAILED.

During the next few days Shoshone Copper continued to rise more or less steadily and in that time reached \$5 a share.

Dick received a notification from the secretary of the Exchange to bring Miss Treadwell to a meeting of the governors.

Mr. Barclay had also been cited to appear, but he failed to show up.

The cashier notified the secretary that Barclay was in Chicago on business, and it was uncertain when he would return.

The board heard the statements of Dick and Miss Treadwell and then postponed action till they could get Barclay's side of the difficulty.

They advised the young lady to draw the amount the statement called for with the understanding that she did not regard it as a final settlement of her claim against the broker.

This she did, and she felt relieved to recover her original deposit.

She was \$375 ahead anyway, though she was satisfied she was entitled to \$4,000 more.

As Shoshone Copper was then going at \$3.50, Dick advised her to buy 1,000 shares outright, which she did, through the firm of Sharp & Smart, and thus became their second customer.

At the end of ten days the copper stock reached \$8.25 a share.

The young broker concluded not to hold on any longer, and having a standing order from Miss Treadwell to sell her stock when they saw fit, the firm disposed of their stock and that belonging to the Rev. Mr. Watt and Miss Treadwell.

The result was they cleaned up a profit of \$48,000 themselves, the minister made \$3,600 and Miss Treadwell captured \$3,500.

A bank draft was sent to the Rev. Mr. Watt, with his statement, and the young lady was advised by letter to call and get her money.

"Well, we must be on Easy street now, Bobby, for we have \$56,000 cash capital," said Dick.

"We're on the end of the street, on the sunny side, and we want to make \$100,000 so as to get well up the block," grinned Bobby.

"We'll make it now that we have a good start. C. & D. is rising and looks good to me. I move we buy 3,000 shares and see how we'll come out."

"Go ahead and buy it," said Bobby.

So Dick carried \$30,000 to White's office and gave him an order to buy 3,000 C. & D. at 85, which was its present ruling price.

Next morning the boys read in the paper that Shoshone Copper had taken on a slump the afternoon before and had dropped down to \$5.

"Let it drop," said Dick; "we're safely out of it, and so are our customers."

Miss Treadwell called that morning and got her money, \$7,000 altogether.

She thanked Dick for putting her on to such a good investment.

"Don't mention it, Miss Treadwell," he replied. "It kind of makes up to you what you are out through Mr. Barclay's scaly tactics. However, he will be called to account for it as soon as he gets back."

A week later, when C. & D. had gone up to 88, the young lady received a letter from Barclay, inclosing another statement, and his check for a little over \$4,000.

The broker said that the original statement had been made out through a mistake on his own part, and he hoped everything was now satisfactory to her.

She carried the letter, statement and check down to the office of Sharp & Smart and showed them to Dick.

He congratulated her on getting what was rightfully hers, and said it was clear that the officers of the Exchange had made Barclay come to time.

He cashed the check for her and got the money later through Broker White.

Three days later Sharp & Smart sold their C. & D. shares for a profit of \$15,000.

Broker Barclay was dead sore on Dick Sharp, and his animosity extended to his partner, whom he was down on for having had the nerve to go into business for himself after having been fired from his office.

As the boy firm showed no signs of going under, he determined to try and do the lads up himself.

He didn't care whether he made anything out of the smash himself or not.

He was out for satisfaction more than anything else.

In fact, he didn't think they were worth the trouble of plucking, anyhow.

So in a roundabout way he sent Dick a tip on Southern Railway.

He had learned that the price of that stock was likely to go down several points.

The tip gave Dick to understand that a big syndicate was about to boom it.

Sharp & Smart thought the tip a good one and prepared to buy 5,000 shares.

When Dick took the necessary \$50,000 around to White, that trader strongly advised them to keep out of the deal.

Dick told him that he was buying on the strength of a first-class tip they had got.

"Well, whoever gave you the tip is clean wrong in his estimate of the situation. If I had any thoughts of going into Southern Railway I'd sell instead of buy," said Broker White, who then gave very good reasons for the advice he was giving the boy.

White's talk made Dick doubtful about the tip, and as he never acted on anything of which he harbored a doubt, he returned to the office without making the deal.

He talked the matter over with his partner, and Bobby agreed that they had better wait to see if Southern Railway went up, first.

"Half a loaf is better than taking a risk of losing a bunch of our money," he said. "If S. R. rises we'll go in and make what we can out of it. If it doesn't go up we will shake hands at having kept out of it. Tips are not infallible, anyway."

"But I got that through a reliable source," said Dick.

"I know you did, but it is well to err on the side of caution sometimes."

During the next few days Southern Railway did go up a point and a half, but it soon turned and dropped ten points, like a hot-cake.

"Mr. White had a long head after all," said Bobby, after the slump. "If you had not followed his advice we would have been out a bunch of money. He is entitled to the thanks of the firm."

Dick thought so, too, and that day he called on White and thanked him for saving the firm from a heavy loss.

"You're welcome, Sharp, and it ought to be a lesson to you chaps not to put too much dependence on the tips that come your way. Wall Street is full of pointers, and most of them are dangerous to monkey with," said the broker.

"I ought to know that for I've been long enough in Wall Street," said Dick. "The S. R. tip, however, had all the earmarks of a winner, and it fooled me good."

"How do you know but it might have been a trap?"

"I don't know, but why should any one try to trap us? You are the only person in Wall Street who has any idea of our resources. I should imagine that we would look like poor fish to be angled for."

"Well, it is possible you know that a certain party, I won't mention names, you have had trouble with might have put the job up on you to get square. Such things have been done in Wall Street."

"I see what you are getting at. I never would have thought of such a thing."

"You want to think of everything now that you are hot in the game. It is said to be harder to hold on to money than to make it. At any rate, you had better make a note of the fact and pin it in your hat for future reference."

When Dick got back to the office he told Bobby what White had said about a certain person, who could only be Barclay.

"He might have sent us that tip to get back at us," he said.

"And at me, for he's sour on me, too. If he did he'll be disappointed."

"I'd like to find out if he is guilty of that trick, but I guess there is no way of finding out."

"You know who gave you the tip. You might get a clew through him, unless he is in with Barclay, in which case he wouldn't give anything away."

The papers had a good deal to say about the slump in Southern Railway, and they stated the causes that had brought it about, for the matter was no secret in the Street.

Quite a number of speculators, who had faith in the road, were badly caught by the decline, and there was a howl from them that lasted many days.

The man who gave Dick the tip met him on the street and said that he was sorry if the boy had lost anything through his tip, but he had given it in good faith, believing it was a winner.

In proof of his words, he showed Dick a statement from a broker whose name had been torn off, showing that he himself had lost several thousand dollars in consequence of the slump.

Although the broker's name was missing, Barclay's address in the Calliope Building had not been removed, and Dick thought he was capable of seeing through a mill-stone when there was a hole in it.

He made no remark, however, beyond saying that if his

firm had lost anything they were able to stand it, and would continue to do business at the old stand, indefinitely.

He was satisfied now that Barclay was behind the tip, and when he told Bobby, they both said that they wouldn't forget the trick, nor the man who worked it off on them.

"Maybe some day we'll get a rap at him," said Bobby, "and if that comes to pass I shall be in favor of soaking him hard enough to make him remember us."

CHAPTER VIII.

THE FIRST \$100,000.

Two days after that J. & C. stock took a sudden rise in the market, going from 79 to 82.

This attracted general attention among the brokers and among the rest Sharp & Smart noticed it.

"What do you think, Bobby, shall we take a chance on J. & C.?" said Dick, across the top of his desk.

"It may not go any higher, but drop back again," replied Bobby.

"Of course, but that is one of the risks we must take if we want to keep on building up our capital. We are worth \$70,000 now, and I'd like to see it reach the hundred thousand mark."

"So would I, but you know it's harder to keep what a fellow has than to make it. That is what your friend White said, and I guess he was pretty near right."

"Well, a bunch of people will buy J. & S. now that wouldn't touch it a few days ago. Everybody buys a rising stock."

"I know they do and that is why the majority of them get caught, because they don't know when to let go."

"That's the charming uncertainty of Wall Street speculation. I'm in favor of trying our luck in J. & C."

"All right, go ahead, then. Whatever you say goes with me," said Bobby, who invariably gave way to his partner unless he had some particular reason for not doing so.

Having secured his partner's consent, Dick went out to White's office and gave the broker an order to buy 5,000 shares of J. & C.

"So you chaps are getting in on that, eh?" said White.

"Why not? I'll bet there's a bunch after it," replied Dick.

"Not unlikely. Several people have left orders with me for 100 shares and upward. A friend of mine came in here a few minutes ago and told me to get in on it. He said there was a syndicate behind it. He couldn't tell me who the members of the syndicate were, but he assured me that there was one. His saying so, however, is no evidence, and I haven't decided whether to buy or not. I'm not like you chaps, with a big bunch of ready money to call on at a moment's notice, and nothing else to do but follow a single investment. I have all the details of my office to look after, and the interests of my customers to consider as far as practicable."

"Well, if we had a regular business to take our attention we wouldn't take so much interest in speculation," said Dick. "Then as we seem to be running in luck it is a good idea to make the most of it before it turns."

"You want 5,000 J. & C., then?"

"Yes, and the sooner you get on the job the better it may be, for the stock looks as if it would take another jump. When there's a rush of buyers the price nearly always advances, for the people who have what others want are not letting go of it without a profit if they can help it."

The deal being made, Dick, who held a ticket admitting him to the gallery of the Stock Exchange, went over there with White.

The broker went in at the main entrance, and Dick took the side entrance where the elevator was.

When the young broker looked down on the floor of the board-room he found things uncommonly lively there.

There was a bunch around the J. & C. pole, but that stock wasn't the only one where business was doing by any means.

The general market was buoyant and all stocks were more or less in demand, even if they did not rise like J. & C. had done, and promised to do again.

The dumping of several thousand shares brought out by the rise had halted the jump and caused many possible buyers to hesitate.

The fact that the stock held its own was encouraging enough to induce some to buy.

Two or three brokers had taken in what was offered, and if there was a syndicate behind the stock these traders doubtless represented it and bought to prevent a slump.

White didn't bid for 5,000 shares, but for 1,000, making the total purchase from eight different brokers.

Several traders he approached wanted more than \$2, but he wouldn't pay it.

The price sagged again to \$1.5-8, but shortly afterward went back to 82.

It didn't go higher during the time Dick remained in the gallery.

It closed that day at 82, and opened next morning an eighth higher.

There was another rush to buy it and the price gradually went up to 85.

It held the center of interest all day, advancing and falling, but maintaining its general standing.

Next day it went up to 88 and a fraction.

"I think you'd better sell, Sharp," said White, meeting the young broker on the street.

"It will surely go to 90 the way things look," replied the boy.

"It's liable to, but it is not good policy to hold on for the last dollar. Let others do that who are only small speculators. Remember, you have \$50,000 in this deal and if you sell now you'll clear \$30,000."

"Sell, Mr. White. The firm will then be worth \$100,000."

"That's a fine capital for you boys to have."

"But your life it is, and we started in on \$5,000, not so very long ago. Sharp & Smart is a lucky firm."

"You'll be worth a million if you keep on winning."

"Nothing like striking the iron while it is hot."

White nodded and ordered the Exchange to sell the boy firm's holdings in J. & C.

With \$100,000 stowed away in their safe-deposit box the boys thought they could afford to take a week off.

"The office ought to be kept open while we're away," said Dick. "We'll hire a boy to look after it."

"I'll tell you what we might do—advertise desk-room in our office for rent to some stenographer who is thinking of taking outside work. We'll take the rent out in services. We have a little work for a stenographer and typist, and no doubt some girl would be glad to get desk-room in a Wall Street building on such terms."

"We'll try your scheme. Write out the advertisement and put it in one of the morning papers," said Dick.

At ten o'clock next morning a pretty girl came into the office.

Both of the young brokers were at their desks.

"How do you do, miss? Take a seat," said Dick.

"I saw your advertisement in the paper this morning and I came to see you about it."

"All right. Mr. Smart will talk to you about it. Bobby, here is a young lady who has called in relation to our advertisement about desk-room for a stenographer."

The fair visitor went over and sat down beside Bobby.

"What's your name, miss?" said Bobby.

"Miss Taggart."

Bobby outlined his idea to her and she said she thought that would just suit her.

"I have been unable to get a satisfactory position, so I thought I would try and do work for anybody who wanted it. I'm an expert typist and a capable stenographer. I've had some experience, uptown, copying authors' manuscripts and doing other work of that kind. I intend to advertise for all kinds of typewriting, and as it will take time to get enough work to keep me busy, your offer of desk-room in exchange for services appealed to me," said the young lady.

"Just so," said Bobby. "We haven't much work at present, but it is growing. We have been sending it out, which is sometimes inconvenient, so we'd like to have it done in our office. I know two or three gentlemen on this floor who send their work out. Probably if we arrange matters I can get some of the work for you."

"I should be greatly obliged to you if you would. It would give me a start," she said.

"We shall be glad to do anything we can to help you."

After further conversation, Bobby went over and told Dick that he thought Miss Taggart would fill the bill.

Dick then took a hand and told her they would supply her with a table, and she could furnish the machine.

"You can rent one for \$3 a month, Miss Taggart, and if at any time you decide to buy it the company will allow the rent on the purchase price, and let you pay the balance on easy instalments," he said.

He then told her that he and his partner were going to take a week's vacation and they would leave the office in her charge.

He would give her whatever instructions he thought neces-

sary, and she could lock the office up when she went out, leaving a note on the door when she would be back.

Miss Taggart said she would be glad to do anything for the firm that she could, so the matter ended in an arrangement between her and Sharp & Smart.

She was told to come down about two o'clock next day, when Bobby promised to let her know if any of the gentlemen on that floor would give her their work.

When Dick went to lunch he ordered the table to be sent to the office, and that afternoon Bobby called on the people who had no regular stenographer and offered them the services of Miss Taggart.

Three of them asked him to bring her in and they would talk to her, and this he did next day, and she arranged with all three, furnishing her enough work at the start to keep her fairly busy, so that she did not need to advertise for any work at all.

CHAPTER IX.

WHAT DICK OVERHEARD.

Sharp & Smart made their arrangements to start on a shooting trip on Saturday afternoon.

To account for their being able to do such a thing they decided that the time had arrived when they should break the news of their partnership to their respective families, who all this time supposed that they were still working as messenger boys in Wall Street.

Both knew that the announcement of the change they had made on the quiet, not to speak of the revelation that this partnership had already brought them a capital of \$100,000, was going to create a decided sensation with their folks.

Bobby didn't anticipate that the matter would lead to any trouble with his father who, being his natural guardian, might consider that he had a right to demand that his son should turn over a big slice of his profits to him.

Any such claim the boys could easily resist, as the money was the undivided capital of the firm, which their articles of co-partnership would bear out, and they could assert that they needed the money for their business, and that they were not obliged to draw any more of it out than they wanted to.

As for Dick, as we have already said, he was the boss of his family, so whatever he said or did always went with his mother and sisters.

After supper that night the boys made their revelations.

If a bombsh had exploded in the Smart home it could hardly have created greater surprise.

Bobby had a good deal of difficulty in partly convincing his folks that what he said was true, which was not at all surprising when you think about it.

The firm's business secret was at first regarded as a joke, but Bobby assured them that there wasn't any joke about it.

"Go over and see Dick Sharp, my partner," said Bobby, to his father. "He lives only two blocks away. He'll back up every word I've told you. If I wasn't going on this trip with Dick I'd take you over to our office on Sunday and convince you that we have an office. In fact, you can go over yourself, if you want to, ring the outside bell of the Dixon Building, and ask the day watchman and elevator man if the firm of Sharp & Smart have an office there, and whether or not they are boys."

Mr. Smart was silenced by his son's earnestness, but the whole thing seemed too improbable in his mind for belief.

"I'll tell you of another way to convince yourself without going over to New York," said Bobby. "Look up Broker George White in the telephone directory, say there to-morrow between ten and twelve and ask him all the particulars about us you want. He's been operating for us at the Exchange, and he knows more about our business than any outside person. He'll convince you mighty soon that the firm of Sharp & Smart are corners, from Cornersville, and if he is satisfied you are my father he may give you some idea of our financial responsibility, although it is not certain that he will without permission from us. It isn't business to give such things away to anybody, and even as my father you have no authority to insist on learning any of the firm's private business."

Mr. Smart gaped, for Bobby talked like a business man and not like a boy.

He wasn't a business man himself, and never would be one. He couldn't have earned \$5,000 himself in business after the fashion his son had made \$50,000 inside of six months.

Naturally, he regarded himself as many times smarter than Bobby, but he wasn't, by long odds, for he wasn't built on the same lines, and what Nature fails to make provisions for it is next to impossible for man to overcome.

When Mr. Smart retired to rest that night he kept his wife awake for a long time talking about their son and his astonishing start in life, which he declared he really couldn't believe until he received more convincing evidence of its truth.

At any rate, no objection was made to the boys going on their trip, particularly as each of them presented his mother with a \$100 bill as a present, an indication of what he intended to do in that line in the future.

By winning his mother over on his side, Bobby had nothing to fear from his father, since Mrs. Smart ruled the household by reason of her general capacity.

She was the boss and her husband never disputed her authority.

Sharp and Smart went to their office next morning, read the financial papers, attended to a few details connected with a limited number of out-of-town correspondents, gave Miss Taggret certain instructions, went to lunch and then returned home.

Getting their grips and the guns they had already bought, they bade their folks good-by for the time being, and started for a New Jersey shooting-ground down the coast.

They reached the inn at Barnegat Village about dark, had dinner and went to bed.

Next day being Sunday, there was nothing doing in the shooting line.

The boys, however, made all their arrangements for the week, and after dinner took a walk in the direction of the bay.

Anchored off shore they saw a small steam yacht.

This craft had brought down a party of bankers and brokers, bound on the same errand the boys were.

The gentlemen didn't come ashore that day and so the young brokers did not find out who they were.

"We might have hired a yacht ourselves, Dick," said Bobby, "and come down here in style. I guess we could afford such a luxury if we wanted to."

"We could, Bobby, but I don't believe in making ducks and drakes of our business capital. When we are worth a million we can begin to figure on private yachts, automobiles and such. Such success as we have had might be expected to turn the heads of many boys, but I think ours are too well set on our shoulders to be upset by a run of unusual luck."

"I was only joking. The railroad is good enough for me," said Bobby.

Dick and Bobby enjoyed two days of great fun, though their luck at bringing down ducks and other things that flew about at that season was nowhere near as good as capturing the coin in Wall Street.

They were accompanied by a boy guide, who knew the best shooting places, and two well-trained dogs.

On the third day, in the excitement of the sport, Dick got separated from Bobby and the guide and couldn't find them.

He was about to shoot off his gun to attract them to where he stood when he heard several reports not far away.

Believing he had located the direction of his partner and the guide he proceeded toward the sound.

The shooting receded and he followed.

This kept up for perhaps half an hour, by which time it was after twelve o'clock and Dick began thinking of the lunch-basket which the guide carried.

Suddenly he heard the voices of men ahead.

Evidently he had run across a second hunting party, and it struck him that he might have been following the wrong trail.

He started forward to meet this party.

Through the bushes he made out five well-dressed men in new hunting clothes.

They were gathered around an al fresco meal spread out on the ground.

Their guide was eating by himself at a distance out of ear-shot, but in full view.

Dick was about to break in on the party when he recognized Broker Barclay as one of them.

That caused him to stop and consider what he should do, as he knew Barclay would consider his presence as an undesirable intrusion, and doubtless make things as unpleasant as possible for him.

While he stood close to the party, but hidden from them by the bushes, he could not help hearing what they said.

"Our purpose, gentlemen," said a pompous-looking, well-fed man, "is to shake out enough of the stock to get control of the institution. By starting the rumor among the stockholders and depositors that things are not what they should be we will create a feeling of distrust and uneasiness among those people that ought to bring about the required object.

Of course, we all know that the bank is as solid as a rock; that it is well able to stand a run, and the most rigid investigation on the part of the State's examiners. If we didn't know that our plan would be too risky to put in operation. In any case, we must act with the greatest caution, because it is a criminal offence to say anything against a financial institution, even if we know the facts to be true."

The other gentlemen nodded.

"Now, my idea is to give out under the rose that the president is borrowing, and has borrowed, large sums of money on inadequate security, for his own private benefit. For instance, he has taken notes signed by his office boy and small clerks—people who are financially irresponsible—and turned them in, with the co-operation of his cashier, as good security. This thing has been done so often by people occupying positions of trust that it will find ready belief before it can be disputed and nailed as a lie," said the stout gentleman, after taking a glass of champagne.

"It certainly has," laughed one of the gentlemen.

"We only need a few days in which to work our plans after we have started the stockholders on the run, and during those few days our friend Barclay will get busy and offer to buy up all the shares of the stockholders that are offered by the timid holders. If the stockholders were all solid men, as usually form the backbone of a bank, we never would be able to do anything, but it happens that this bank has a large number of common people—I use the term advisedly—who own small amounts of its stock, and these are the people whose holdings we want to shake into our laps at bargain rates. There are enough of them to furnish us with sufficient stock, added to what we have already obtained in the usual way, to give us the control. Then, at the next meeting, we will elect ourselves and our friends directors, and the four of us now present will be elected president, vice-president, secretary and treasurer, and then the bank will be wholly in our hands, and its securities at our disposal," went on the stout man.

The speaker then went on to outline their plans of operation after they got possession of the bank, and how they could use the funds to prosecute various enterprises with which they were identified.

These funds they meant to eventually replace after getting the benefit of them.

The whole scheme was a piece of modern high finance by which they proposed to make other people's money earn huge dividends for themselves.

Dick listened to every word, and he looked upon the plans as a piece of rascality which ought to be exposed in the bud.

He made some noise, inadvertently, which attracted Broker Barclay's attention.

That gentleman got up and made a sudden dash into the bushes.

He nabbed Dick before the boy could beat his retreat, and dragged him into the presence of the other four men, who were rather astonished to see him.

"Who have you got there, Barclay?" asked one of them.

"A listener," said the broker.

Then he uttered a deep imprecation as he recognized Dick.

"It's one of those boy brokers I was telling you about," he said.

"What!" cried the stout man. "Does he belong in Wall Street?"

"He does. He and his partner have their office in the Dixon Building. He's been listening to all you said, and if we let him go he'll give your whole scheme away and get the bunch of us in trouble," said Barclay.

The broker's words caused general consternation among the four men.

They looked at Dick and a deep silence fell upon the bunch.

CHAPTER X.

DICK COMES OUT AHEAD.

Dick made an effort to shake off the broker's grasp, but Barclay held on to him.

"No, you don't get away, young man. What brings you down to this neighborhood, anyway?" he said.

"I came down here with my partner to shoot. Don't you see my gun and game-bag?" replied the young broker.

"How came you to be hiding in those bushes, listening to the conversation of these gentlemen?"

"I lost my companions and hearing shooting in this direction I followed the sounds and came here. I was going to show myself when I saw you, and that deterred me, for I know you are sore on me."

"How long were you there?"
 "Some minutes."
 "How many minutes?"
 "I didn't keep count of them."
 "I daresay you were there long enough to hear all that passed. Gentlemen, you see what you are up against. What are you going to do about it?"
 "Young man," said the stout gentleman, "did you overhear some of our conversation?"
 "I did," replied Dick.
 "How much of it?"
 "Considerable."
 The stout gentleman looked much discomposed.
 "Enough to give you an idea of what we were planning?"
 "Yes."
 The four gentlemen looked at each other.
 The case was clearly very serious.
 What to do they hardly knew.
 Broker Barclay noted their indecision and spoke up.
 "Gentlemen, this boy has us in his power, and we have him in our power. You can't afford to let him go free until you have made some kind of a deal with him for his silence," he said.
 "You can't make any deal with me," said Dick.
 "You hear what he says, gentlemen. He knows enough to feel that he has us all cornered. My advice to you is to take him on board the yacht and then hold a consultation concerning the situation," said Barclay.
 One of the other gentlemen seconded the broker's suggestion. It was decided to adopt it.
 The guide was first paid and dismissed, as the gentlemen said they would do no more shooting that day, Dick was then forced into a boat that was moored close by and the party rowed down the creek and out of the marsh.
 The steam yacht lay a quarter of a mile away and they proceeded toward her.
 Dick was compelled to go aboard, and he was taken into the cabin and locked up in a stateroom, near the passage.
 The four gentlemen and Barclay then gathered around the cabin table and began the consideration of the tight fix they were in.
 After half an hour's talk it was decided to offer Dick \$5,000 to keep silent about what he had overheard.
 A committee of two waited on him and made him the offer.
 "I'm not for sale, gentlemen," Dick replied.
 "But what good will it do you to expose us?" said one of the men.
 "It will do me no good, but I consider it my duty to block your crooked scheme. You want to gain control of the bank."
 "What bank?"
 "I don't know what bank, but the name of the bank would come out the moment you started your rumors."
 "It is probable we will have to give up the plan if you refuse to go in with us. Better take the \$5,000 and let us go ahead."
 "No, sir. I'm not a bribe-taker."
 "Then you refuse our offer?"
 "I do."
 They left him and locked the door on him again.
 They reported their non-success, and another consultation was held.
 It was decided that the only thing that could be done for the present was to postpone their plans or take some other means of accomplishing them.
 This conclusion having been reached, Dick was let out, told that they hoped, in consideration of the fact that they had decided to give up their scheme, that he would say nothing that would lead to trouble for them.
 "If I thought you meant what you said I would make that promise," said Dick, "but I'm afraid you only want to throw me off my guard. However, I will say this: I will keep watch in Wall Street for those rumors you proposed to send out. If I hear nothing of them I will remain silent. That's a fair offer, and is the only one I will make."
 The gentlemen had to accept his offer, for they couldn't afford to take the chances of detaining him aboard the yacht against his will.
 They had already made themselves liable to prosecution for carrying him aboard the yacht as a prisoner.
 The stout man apologized for whatever inconvenience they had put him to and ordered a deck-hand to convey him to the shore.
 Within an hour the yacht sailed from Barnegat Bay.
 Dick, feeling sure that it was out of the question to rejoin his companion and the guide on the shooting-ground, made his

way to the inn, where he explained the reason of his unexpected return alone.

A light lunch was prepared for him, which he did ample justice to, and then he bought a magazine and put in the balance of the afternoon reading.

Bobby and the guide returned after dark.

They had put in the afternoon hunting for him in vain.

"So here you are?" said Bobby, on seeing his partner seated comfortably in a chair in the public room. "Come, now, give an account of yourself."

Dick had no difficulty in complying with the request.

He detailed everything that had happened to him.

Bobby listened in astonishment to his story about Barclay and the four well-to-do strangers.

"A nice conspiracy they were up to. So you put a spoke in their wheel," he said.

"That's what I did," replied Dick.

"What was the name of the bank they had designs on?"

"I couldn't tell you. They didn't mention it."

"Did you learn the names of the men?"

"No."

"And you've never seen any of them in Wall Street?"

"Never."

"So Barclay is the only one you would be able to spot again?"

"Oh, I think I'd recognize them if I saw them again. At any rate, I'd know the stout man, who appeared to be the head of the combine."

"Are you going to report the matter to the newspapers when we get back?"

"No; I promised to keep quiet if they gave up their scheme."

"Do you think they'll give it up?"

"I don't think it would pay them to go ahead with it now."

"They might work it some other way."

"If they did I think I'd get on to it, and then I'd try and reach them. The moment any rumor went around about a bank the bank's name would, of course, be mentioned, then I'd call on the president and tell him what I had heard down here, describing the men and implicating Barclay. That would give the president ground to work on, and I guess there would be something doing that the conspirators wouldn't like," said Dick.

"I'll bet they won't give up their purpose on your account."

"The risk will be theirs, then."

"I don't know. Their word, if they are persons of standing and wealth in the financial district, will offset yours if the matter comes to a test. Your testimony can't be corroborated. Barclay and the rest of them will swear, if need be, that they did not meet you down by the creek. How are you going to prove that they did?"

"I can prove it by the guide they had with them."

"Would you know him again?"

Dick had to admit that that was very doubtful.

"They will probably buy the guide over, and if he swears you were not at the creek your statement will have very little weight."

"You've put the matter in a new light, Bobby. You're a smart lad."

"Sure I'm smart," grinned Bobby. "You ought to have been sharp enough to see the matter in the same way."

"As long as the firm sees things right it is all right. We're like a pair of eyes, our combined brains are better than either brain by itself."

"Dinner is on the table, young gentlemen," said the landlord of the inn.

The boys didn't have to be called twice to the meal.

Both were hungry and they ate up most everything in sight.

After dinner they had another talk on the subject of the men, and decided that when they got back to Wall Street they would try and keep an eye on the movements of Broker Barclay, and by so doing they might manage to learn the identity of the stout man and his associates.

CHAPTER XI.

DICK IS KIDNAPED.

After returning from their next day's shooting, Dick learned that the steam yacht had left the bay the afternoon before.

He wondered if the men, thinking he intended to remain several days more at the shooting-grounds, meant to steal a march on him and try to work their scheme before he got back to the city.

"What do you think about it?" he asked his partner.

"Not being a wizard I couldn't form any idea of their intentions," said Bobby.

"I think we'd better cut our stay short and get back to Wall Street."

"What's the use? We're going to return on Saturday, anyway. This matter is not of any great importance to us—not enough to spoil our fun."

So Dick allowed himself to be overruled, and the boys went hunting next day as usual.

It was the last of the five days they had assigned to the sport, and they made the most of it.

They bagged a very fair amount of game—enough to take back with them as evidence that they could shoot some, even if they were not experts.

They took the train Saturday morning and reached their homes in time to have lunch with their mothers.

Mr. Smart had investigated his son's story and found that it was true, so Bobby's mother told him, though he had not found out the extent of the boy firm's capital.

Mr. White, whom he called up on the wire, refused to say anything about the firm's financial standing, except to say that it was remarkably strong.

The broker told Mr. Smart that the boys had made a wonderful showing during the short time they had been in business, and he need not worry about the firm's future.

Next morning the boys went to their office to pass a couple of hours reading the accumulated pile of financial papers, and to get abreast of Wall Street affairs.

Being Sunday, there was hardly anybody on Wall Street, and they had to ring the outside bell to get in.

During their absence the stock market had been quite active, and they noticed that L. & M. in particular looked very active.

"We might as well get in on that to-morrow, Bobby," said Dick.

Bobby had no objection, and told him to go ahead.

Miss Taggart had, in accordance with her instructions, opened all the letters that arrived and answered them to the best of her judgment.

They lay on Dick's desk and he looked them over.

Several of them had evidently contained remittances, and these orders the young lady had turned over to Broker White for execution.

Dick entered the orders in the proper book, told Bobby about them, and then began on the papers.

When they got down next morning at half-past nine they found Miss Taggart on hand, as busy as a bee with some work left over from Saturday.

She said that several brokers had called to see them, but had not said whether their call was on business or otherwise.

She made a full report of all she had been called on to do for the firm, and the boys thanked and commended her.

Dick took \$50,000 down to White's office and bought 5,000 shares of L. & M.

The stock was then going at 92, having risen five points since Thursday.

White asked Dick how he and his partner had enjoyed themselves.

"First-rate," replied Dick. "I had something of an adventure down there which I will tell you about."

He then told White about his meeting with the four men and Broker Barclay, and the particulars of the scheme they were discussing beside the creek.

White was naturally surprised and questioned Dick about it.

"I think they will not work it now they know I am on to their plans," said the young broker.

White shook his head.

"Nobody but moneyed men and shrewd financiers would try to work such a game," he said. "You might expose the scheme if you saw indications of it under way, but you couldn't do much. Your unsupported word wouldn't count against the men, particularly as you are ignorant of their identity. The chances are they will put up some job on you first, so you had best be wary."

"What could they do?"

"I couldn't tell you. Their scheme probably involves millions, and so you may depend on it that they won't let you stand in their way. I am sorry you have got yourself mixed up in such an affair."

Dick had not counted on getting into any trouble himself over this matter, but he now began to see that the matter might have a very serious effect on both him and the firm.

When he got back to the office he talked it over with Bobby, telling him how White looked at the case, and his partner agreed that it was a bad thing for anybody to run up against a clique of unscrupulous financial pirates.

Dick devoted his attention to their latest deal and watched it closely as it went up toward par.

He heard brokers say it would surely reach 100 and perhaps go even higher.

On the following Monday it was up to 98.

Then it took a boom on and went to 102 3-8 in an hour.

"That's good enough for us," thought Dick, and he rushed into White's office.

The broker was over at the Exchange, so he told the cashier to send word to him to sell the firm's stock at once.

This was done without delay. White sold the shares to different traders in lots of 1,000 or less, and Sharp & Smart made \$50,000 out of the deal.

While going down Wall Street next day, Dick recognized the stout man of the clique of four.

He followed him to a certain building, and as he entered an elevator he pointed him out to the man in charge of the elevators.

"Do you know that man?" he asked.

"Sure I do," was the reply. "He is the president of the Eagle Asphalt Co."

"What's his name?"

"Morrison."

"Is his office in this building?"

"Yes. Room 312, third floor."

Dick made a note of the building and went away.

That evening after supper he was called to the door to see a visitor.

"Are you Richard Sharp?" asked the caller.

"That's my name," replied Dick.

"Of the Wall Street firm of Sharp & Smart?"

"Correct."

"Mr. White is in the cab there and wants to see you on a matter of importance."

"Tell Mr. White to step in the house," said Dick.

"I don't think he has time to stop. He won't keep you over five minutes."

Dick reached for his hat on the rack and went over to the cab.

The door was opened by the man who had spoken to him, and as the boy looked in he received a shove that landed him into the vehicle in a very undignified way.

The man followed, slammed the door and grabbed the surprised boy.

As the cab started off at a rapid pace the man put his knee against Dick's chest and pressed a cloth over his face.

The young broker put up the best fight he could, but it did not amount to much against the disadvantage he was placed in, and in a few moments he lost his senses.

Next morning Dick failed to meet Bobby, according to custom, and Smart went on to Wall Street alone.

To his surprise, Dick didn't turn up all day.

He left the office early and hurried toward home.

On his way he stopped at the Sharp cottage to inquire why his partner failed to show up that day.

He found Mr. Sharp greatly worried over the unexplained absence of Dick.

"He went out last night, without saying where he was going, and I haven't seen or heard from him since," said the little widow. "Now I'm still more worried to learn from you that you haven't seen him all day."

"It's funny where he could have gone," said Bobby.

They talked the matter over, but could arrive at no definite conclusion.

Bobby went home and told his mother about his missing partner.

She couldn't suggest any reason to account for his absence, so Bobby didn't know what to think or do.

Next morning he called at the Sharp home again only to find that Dick was still away.

He concluded that it was a case for the police, so he went to the station-house and told the man in charge.

The hospitals were communicated with to see if Dick had met with an accident and been carried to one of them, but he had not.

The police said they would see what they could do about the case, and Bobby went on to his office.

At ten o'clock he called on Broker White and told him about Dick.

The broker was surprised, then he said that Dick's disappearance might have been engineered by the capitalists whose plans he had interfered with.

"Do you think so?" said Bobby, a bit startled.

"I wouldn't be surprised," replied White. "Sharp is a dan-

gerous factor in a way to their plans. They might have spirited him away to some place where they propose to hold him prisoner until they have put their scheme through."

"That would be rough," said Bobby.

"I may be wrong, of course. I am only hazarding a guess. I warned him to be on his guard, because such men will not allow an ordinary obstacle to remain in their path to upset carefully laid plans."

Bobby returned to the office, feeling down in the mouth.

As he knew nothing about the identity of the clique in question he couldn't make any move to help his partner.

Of course, he knew that Broker Barclay was connected with them, but he couldn't tackle that man on the subject, particularly as he had no evidence that the clique was at the bottom of Dick's disappearance.

Two days later Bobby, now all up in the air over Dick's mysterious absence, read in a Wall Street paper something about a certain bank that attracted his attention.

That day the rumor circulated around Wall Street, reflecting on the management of the bank.

No one seemed to know how the story originated, or what truth was in it.

Naturally, the daily press got wind of the rumor and proceeded to repeat it with glowing scare headings.

The reporters had visited the president of the bank and interviewed him.

He denounced the rumor as an outrageous canard, and his statement was given a prominent place in the story.

Nevertheless, the rumor continued to circulate and grow, and some of the bank's depositors got uneasy and drew out their balances.

The small stockholders appeared to be more alarmed than anybody else, and several of them sold out at a discount to Broker Barclay, who appeared to be watching for offers.

Bobby rushed down to see White.

That broker agreed that this was the scheme that Dick had butted into, and they no longer had any doubt but the young broker had been abducted to get him out of the way for the time being.

"That bank is perfectly safe and sound. There is no reason why there should be the least suspicion concerning its management," said White.

"If you were a stockholder in it you'd hold on," said Bobby.

"I certainly would."

"The bank can pay every dollar of its liabilities, you think?"

"Surely, but if a run is made on it it will have to call on the Clearing House for help, for no bank can realize all at once on its securities."

"Will the Clearing House stand by it?"

"Certainly. It wouldn't do for a bank of its standing to have to close its doors, even temporarily. It would start a run on other banks, and possibly precipitate a panic."

"Well, I'm glad our funds are in a safe-deposit box and in no danger from a run of any kind."

In the midst of the excitement the president of the bank in question, having got an idea of what was in the wind, issued a statement in every important newspaper, financial and other, guaranteeing the solvency of the bank and offering to purchase every share of its stock at the real market value at any time.

That was a master stroke, and though a few shareholders brought their stock to him and sold it, the great majority recovered their confidence and so Broker Barclay was unable to get a quarter of the stock he was after.

That gave time to the bank examiners to go over the bank's books and issue their sworn statement that the bank was as solid as a rock.

Their report was duly published in all the papers, and so the scheme engineered by the clique of four failed badly and the storm blew over.

On the day following the publication of the bank examiners' report, Dick Sharp, after a two-weeks' absence, walked into his home and was received like one come back to life.

At the same time Bobby received the following telegram:

"To ROBERT SMART, Room 623, Dixon Building:

"Kidnapped in a cab and drugged on night of ——. Held prisoner ever since. Released to-day on outskirts of Newark. Am on my way home now. Drop in and see me on your way home.
Dick."

Bobby uttered an exclamation of delight.

He handed the dispatch to Miss Taggart, who had been an earnest sympathizer since Dick vanished.

Then he grabbed the telephone and communicated the news to Broker White.

"I expected he would show up as soon as I saw that the

bank scheme was 'proving a failure,' returned the broker. "Congratulations."

It was then half-past three, so Bobby put on his hat and overcoat and started for Jersey City to see his partner.

CHAPTER XII.

THE LAS CASAS MINE.

"Gee, Dick, I'm glad to see you!" said Bobby, as he clasped his partner by the hand.

"Same here, old man," replied Dick, heartily, while his mother looked beamingly on.

"So you've been held a prisoner for the last two weeks?"

"Nothing surer, though I was treated well. In fact, I had everything I wanted, except liberty."

"I suppose you know who were at the back of it?"

"I don't actually know, but I can guess. What's been doing while I was away?"

"Nothing at the office, but those financial pirates tried to do up the — Bank stockholders, but the president of the concern was too smart for them."

"Then they didn't succeed?"

"Not so you could notice it."

"Good! I'm mighty glad they got it in the neck. Tell me all about it."

Bobby gave him an outline of the attack on the bank and how the president had successfully warded it off.

"Mr. White and I were both satisfied that you had been spirited away by the Barclay crowd as soon as we heard the rumor that the — Bank was shaky. Before that we didn't know what to think about your disappearance. Mr. White assured me that you would turn up after the scheme had either failed or succeeded, and so you have. If you only had some evidence to connect those men with your kidnapping you could make it hot for them."

"I know I could, but I haven't got it. I don't know where I was kept under cover, except that it was fifteen or twenty miles from Newark. All I know about it is that it was a farmhouse where no work was being done. It was probably hired for my especial accommodation. I was taken there in the night, and brought away blindfolded this morning. After we had got well on the road the bandage was taken from my eyes and I rode with one of the men who kept watch over me at the house. When we reached the suburbs of Newark, he told me where we were, and directed me to get out and take a trolley car for home. Then the cab drove away fast and vanished before I had quite realized that I was free once more."

"You say you were treated well?"

"Oh, yes! They fed me like a king, provided me with reading matter, but never let me leave the top floor of the house, where three rooms were at my disposal."

"You'll notify the police, I suppose?"

"What's the use? I doubt if they would be able to make an arrest. At any rate, I've nothing against the men who looked after me, for, of course, they were acting under instructions and were paid to perform their offices. I've had a rest, not that I wanted one, and in addition I've got hold of something that I believe is going to put a lot of money in our pockets."

"What do you mean?"

"While rummaging around one of the rooms, which was filled with old books and papers, all of thirty years old, I found a bundle of certificates of the Las Casas Silver Mine of the Chihuahua district of Mexico."

"Is that so?"

"Yes. This mine has been abandoned for a matter of forty years. It is in the Sierra Madre range, which is the great silver-bearing locality of northern Mexico. Shortly after we went into business I saw a notice in a mining paper about the mine. A party of prospectors had gone into it and, poking around, found a rich lode which had escaped the attention of the owners of the original company. The paper said the prospectors, who were half Americans and half Mexicans, were buying up all the old stock they could find, at bargain rates. A little later I saw another paragraph about the mine in which it stated that the Las Casas had been reorganized under new management and that arrangements were under way to import American machinery and start it up again. The office had been located at the City of Chihuahua, the capital of the State. The new company was offering development shares at one dollar, Mexican money, a little over fifty cents of our currency. Later on, just before we took our vacation down to Barnegat I read that the company was working the mine

and had turned up ore so rich that the price of the shares had been advanced to two dollars, Mexican standard. That's the last I heard about it. The certificates I found in the house represent 20,000 shares of the mine, and I value them at \$20,000, so you see the financial pirates have done me and the firm a big service by holding me a prisoner for two weeks."

"My gracious! Twenty thousand dollars! But what has the firm to do with that? You found the stock, so it belongs to you."

"I shall turn it into the firm as a part of our assets. You shall benefit equally with me, Bobby."

"That's generous of you, old chap, but it's hardly fair. Really, you ought to keep that stock yourself and make all you can out of it."

"Well, I'm not going to keep it. The stock goes into the firm, so say nothing more about it. I'm so tickled at the idea of getting something on the clique, that I'm in a generous mood. Besides, we have set out to make a million, and every little helps the good work along."

When Dick's sisters came home they screamed with delight on seeing him.

They hugged and kissed him till he had to call a halt in the proceedings.

The Sharps were a happy household that evening, and the neighbors, hearing that Dick had turned up, came in to see him and learn where he had been.

Dick made an early call on Broker White next morning, and the trader congratulated him on his return to Wall Street.

He agreed with Dick that the Barclay bunch had caused his kidnapping, and also agreed that it would do no good to put the case in the hands of the police.

Dick told him all about his experiences at the farmhouse, but said nothing about finding the Mexican mining stock.

He found during the day that 1,000 shares of the newly issued stock of the Las Casas Mine had been sold on the Curb for \$5 a share.

The old stock was worth just as much, but most of it, which had been held in Mexico, had been bought in for a song by the new owners.

Dick made inquiries and found that the ruling price in Chihuahua was \$10 in Mexican money, which was equivalent to the Curb figure.

At that rate the 20,000 shares Dick had turned over to the firm was worth \$100,000 instead of \$20,000.

He immediately wrote to the office of the mining company, stating that he had come into possession of 20,000 of the old shares, and asked that they be transferred to his name.

He inclosed the certificates with the letter and handed the package to the proper express company for delivery.

Next day, Dick bought 5,000 shares of N. & O., at 60.

White had given him a pointer on it, and five days later he sold it for a profit of \$30,000.

During the next two weeks the boy firm made various deals, each of which brought them in a small profit, as Dick sold them on a rise of from one to three points.

They thus cleared about \$30,000 more.

The firm got a dispatch from Chihuahua, offering them \$12 a share for Las Casas stock or \$6 in American money.

Dick refused it, and then got an offer equivalent to \$7 a share.

Having an idea that the stock was really worth more than the latest offer, he decided to take a flying trip to Chihuahua and look into the mine.

Leaving the office in charge of Bobby he started on his journey.

He made his way over the Southern Pacific road to El Paso on the Rio Grande River, and there took the Mexican Central down to Chihuahua.

He called at the office of the Las Casas Mine and introduced himself.

As the owner of such a large block of stock he was treated with much respect.

When he expressed a wish to visit the mine the secretary, an American, said he would send a young man with him to introduce him to the managers and head owners, who were on the ground.

A railroad carried them within twenty miles or so of the mine, and they rode the rest of the way on horseback.

He received a cordial welcome from the head men, who said they were delighted to make the acquaintance of so large a stockholder.

Dick learned that the recent rise in price was due to the fact that the company was about to declare its first dividend, which would be at the rate of a dollar a share, Mexican standard,

and that regular quarterly dividends were assured, probably at a higher rate.

Dick was taken down and shown through the mine, and its richness explained to him.

Before he left to return to New York he received an offer from several rich Mexicans of \$10 a share for his stock, or \$200,000 in cash in American money.

This he accepted and parted with the stock, returning home with several drafts on New York for the purchase money.

This gave the firm a capital of over \$400,000, all in cash, and they felt that their former bosses had nothing on them now in the way of financial backing.

CHAPTER XIII.

A BIG SCHEME.

The fact that a firm of New York brokers had sold a block of 20,000 shares of the Las Casas Mine, of Chihuahua, for \$200,000, reached the ears of the editors of the Western mining journals, and the fact was duly reported, together with the name of the firm—Sharp & Smart.

Naturally the paragraph was read by a great many Wall Street traders.

It created a ripple of interest for various reasons.

The first was that such a large block of the original stock of the mine that had unexpectedly come to life was not suspected to have been in New York.

Had its existence been known a great many brokers would have been after it when the news first came out that a rich discovery of ore had been made in the mine.

The second reason was that few of the brokers knew anything about Sharp & Smart, and a \$200,000 deal was a big one for such a firm to put through.

The paragraph did not say that the firm had sold it on its own private account, so those who read the news wondered who the fortunate person was who had held on to the old stock so many years to realize at last a fortune from it.

A number of curious traders made inquiries about Sharp & Smart, and at first could learn nothing about the firm.

The boys had not got into the limelight in any way, and had confined their business matters to Broker White, who, though operating for them on half commission, nevertheless found them good customers.

Some of the brokers saw the firm's advertisement in the Wall Street papers and decided to call on them and make their acquaintance.

So Sharp & Smart began to have visitors every day, and these visitors were not a little astonished to find that two boys composed the firm.

They talked about the fact to others, and soon all Wall Street had heard about the young traders of the Dixon Building, and that this was the firm which had handled the \$200,000 deal in Las Casas.

Of course, both Thompson and Barclay heard about the Mexican mining stock sale and were surprised to know that their former messengers were really doing business worth while.

It was about this time that Broker White asked Dick, jokingly, one morning:

"Want to buy the controlling interest in a railroad?"

"What are you giving me, Mr. White?" laughed Dick.

"A tip. You and your partner have nearly half a million stowed away in your safe-deposit box, doing nothing. I thought maybe you'd like to put it to work at something that was really good."

"If you can show us anything that is really good we'll get on the job without any loss of time."

"If you are smart enough to do a bit of high finance you'll stand to win half a million right off the reel."

"Is that so?"

"It is so. Only you'll have to see a politician or two before you'll be able to do much."

"What's the road?"

"The B. & F. Street Railway, of Brooklyn. Ten months ago the president of the road died. He held the control of the stock, 51,100 shares, par value \$50. He didn't pay that for it. The road was originally built a great many years ago as a horse-car line, and it has since been changed to a trolley one. I daresay the gentleman invested a million in the line. You can find the history of it in the Railroad Manual by going back to the old volumes and reading up if you could get permission to do so. The best way for you to do if you are curious on the subject would be to pay the Railroad Manual people what they ask to furnish you with a complete history of the

road. That would save you time and you would get the material facts."

"What is the stock selling for now?"

White took a pamphlet off the top of his desk and looked up the statistics of street railroads.

"The average figure for the last ten months is about \$40."

"Why, that would make the controlling interest worth \$2,000,000," said Dick.

"Just so," nodded White.

"How do you expect Sharp & Smart to buy it for less than half a million?"

"I don't; but it won't take \$2,000,000 cash to get a hold on the stock. Now if you will agree to pay me two and one-half per cent. of whatever profit you make I'll tell you how you can work a coup if you chaps are sharp and smart enough to do it with the money you have."

"I'll agree to that and sign a paper to that effect."

"Listen, then, I have found out that a syndicate is forming to take over the stock of the whole road, and then sell it at a profit to the trolley combine which has been after it for a long time. The trolley people made overtures to the widow six months ago, offering her \$40 a share, part cash and part stock in the reorganized company, but as this meant she would get a big bunch of sixty per cent. watered stock she was advised to make no arrangement with them at the time. Besides, the estate being in the surrogate's court, and various heirs, some of them minors, being interested, she could do nothing, anyway, without obtaining an order from the court. She was advised by her lawyers that it was extremely doubtful if she would be permitted as executrix to make any deal that did not involve all cash, or securities as good. Do you get me?"

"I do."

"Very good. The estate is now about to be settled, an arrangement having been made at a meeting of the heirs and the guardians of the minors. The stock of the railway is going to be offered on either all cash or part cash and satisfactory security."

"When?"

"Very soon. The gentlemen forming the syndicate I mentioned are aware of the fact and they expect to buy the road on a cash basis, putting up ten per cent. on a ninety-day option. That will take an outlay of only \$200,000 down. Once they secure the option they mean to sell it to the trolley people at a profit, the best they can engineer."

"Well?"

"I am a particular friend of the widow's private attorney. That is how I have learned most of the foregoing particulars. If I give you a note to him you can get the option ahead of the syndicate, for whatever he advises the widow to do goes with her. Now, if you go into this you will have \$200,000 cash left after making the first payment. Instead of going to the trolley people right away, as the syndicate proposes doing, you want to start reorganization yourselves. The lawyer will give you a letter of introduction to John O'Toole, the Brooklyn political boss. See him and talk the scheme over. If you can get him to go in with you on the promise that he and his friends are to have a fat slice of the profits, he'll see that the way is made easy for a reorganization of the road on a bigger plan than the trolley people contemplate. He'll make it possible for you to turn your \$2,000,000 investment into a \$5,000,000 proposition, the stock of which you will be able to unload on the public for cash. You should clear anywhere from half a million to a million, and the politicians will capture the balance. This is high finance, and if you can put the deal through it will give you a name in Wall Street that will make half the brokers stare, and the rest sit up and take notice," said Broker White.

Dick was greatly interested in the scheme, though he knew it was one which would tax the sharpness and smartness of the firm to the limit, but such financial problems appealed to him, and he felt that it would be the making of Sharp & Smart if they could put it through.

"I'll have to talk the thing over with my partner," he said.

"How much time have we to consider the matter?"

"You can take a week, but don't delay longer in letting me know whether you mean to go into it or not," said the broker. "The syndicate is almost ready to take action, and it is necessary that you get your offer in first or you are likely to be out of it."

Dick returned at once to his office, but found that Bobby was out.

When his partner came in later on they spent part of the

afternoon talking the matter over and figuring out their plans and the risks they might be up against.

They agreed that they couldn't come to any conclusion until they got the report Dick had sent for to the Railroad Manual people, and which was promised to them on the following afternoon.

So they postponed further consideration of the matter till the next day.

Dick notified White over the wire that he had sent to the manual company for a detailed history of the road and that he expected to hire a street railway expert to go over the line and make an examination of all its property.

CHAPTER XIV.

WORKING OUT THE PROJECT.

On the following afternoon Sharp & Smart received a type-written history of the B. & F. Railway Co. in brief, giving all the important facts.

The company was originally capitalized for \$5,000,000—100,000 shares at \$50 each.

The stock was sold at \$20 a share, realizing \$2,000,000.

With this money the road was built, equipped and put into operation.

Subsequently, when it was made a trolley line, a mortgage was placed on the entire property to raise the necessary funds to make the change.

The road was reported to be in good condition, and the report gave the number of cars owned by the company and the estimated value of its power plant.

Also a full statement of receipts and operating expenses for the fiscal year, fixed charges, etc.

Next day, White sent a letter of introduction to the superintendent of the line for the expert to present.

The expert the firm hired went over the whole road and its power plant.

His report was in detail, and gave a satisfactory showing.

Dick then notified White that he was ready to buy the widow's interest in the road at the market price of \$40.

White decided to introduce him personally to the lawyer, and they went to the gentleman's office together.

As the broker had already told the lawyer that the firm of Sharp & Smart would probably make a cash offer for the widow's controlling interest in the road, and that he was interested in their getting the stock, the lawyer was prepared to talk business with Dick.

Dick gave him the firm's written offer, and said he would pay the ten per cent. of the purchase price on a ninety-day option as soon as notified that the firm's offer was accepted.

Two days afterward Sharp and Smart received notice to call at the lawyer's office and put the deal through.

This they did, and when Dick paid over the \$200,000 and got a receipt for the money, the young brokers felt they were committed for better or worse to the scheme.

The next step was to map out the plans to be submitted to the political boss of Brooklyn.

In this they received material help from Broker White.

The plan was to secure a franchise for the extension of the road, and put a bill through the Legislature authorizing the company to raise its capital to the sum of \$7,000,000, with the right to issue \$4,000,000 in bonds, if necessary, the said bonds to form a lien on the extension and to be issued as fast as built.

Dick was provided with a letter of introduction to John O'Toole, and he called on the gentleman at his home.

There he laid his project before the politician.

O'Toole took to it like a duck to water, for he saw big money in it.

He figured out what it would cost to put the scheme through and how much of the new stock must be presented to him for engineering the project.

Dick saw that after everything was fixed up and the stock and bonds sold, it would put a profit of between six and seven hundred thousand dollars in the firm's pocket.

So he entered into a private agreement with O'Toole and the game of high finance was started in earnest.

After that there was no more private speculation for Sharp and Smart.

They had their hands full working out the railway deal.

In due time O'Toole got one of his henchmen in Albany to introduce and rush the bill through for increasing the road's capital and to legalize a new bond issue.

As he was a power in politics, and the bill was a mere or-

ordinary one, no opposition was manifested toward it at any stage of the game, and it was finally passed in the ordinary course of such bills and was signed by the Governor.

The trolley people, however, got wind of it, and an emissary of theirs began to nose around to see what it all meant.

Dick had got the president of the road interested in the project in order to prevent him from making trouble, and the deal Dick made with him carried with it the office of president at the next annual meeting, which would soon come off.

The next thing necessary, as the option had nearly expired, was for Sharp & Smart to take over the stock.

This they did by putting up the rest of their capital and hypothecating the shares for \$1,600,000.

That gave the boy firm full control of the road.

In a month the annual meeting was held and the firm elected its own board of directors, which included the president, Broker White and several friends of his, who knew what was expected of them.

The building of the extension was duly ratified and the raise in capital agreed on, together with the necessary bond issue.

These securities, as soon as printed and signed by the proper officers, were turned over to Sharp & Smart to be sold.

The firm inserted an advertisement in all the papers offering the new stock for the regular market price of 40.

An application was made to the Stock Exchange in the usual printed form for listing the new issue of stock, and the Exchange duly allowed it.

White, acting for Sharp & Smart, began offering it at the Exchange at 40, and refused all lower offers.

As soon as money came in for the stock the ground was broken for the extension.

The trolley combine had by this time got on to the whole game, but could do nothing on account of the politics that was back of the B. & F.

A committee finally waited on the president and proposed a deal for the sale of the road and its new rights.

The committee was referred to Sharp & Smart, who held the control.

The members composing it visited the office of the young brokers and had an interview with Dick.

An offer was submitted and the boy said it would be considered.

Then Dick called on O'Toole and between them they made up a revised offer which Sharp & Smart submitted to the president of the trolley interests.

The president said it was too much.

Sharp & Smart informed him that it was the only offer they would consider for the road.

CHAPTER XV.

CONCLUSION.

All Wall Street, of course, knew about the changes that had taken place in the B. & F. Railway Co., and the extension that was being built.

Every important paper in Greater New York had reviewed the matter, more or less extensively.

There was nothing extraordinary in this, for any road has the right to improve itself, if it can and sees fit to do so.

What chiefly interested Wall Street was the fact that the boy firm of Sharp & Smart was the financial agents of the road and its improvements.

It was rumored several times that Sharp & Smart had in some mysterious way secured control of the line.

Wall Street, however, did not really believe such a thing.

What Wall Street did believe was that a secret syndicate had got hold of the road and was using the boy brokers as a figure-head to cover its operations, for the present at least.

There was no doubt that Sharp & Smart appeared to be the bosses of the situation, but no one really believed they were.

All kinds of tactics were employed to find out the truth, but they got no further than Sharp & Smart's office.

Every official of the road down, when interviewed, had nothing to say, but referred the interviewer to Sharp & Smart.

Private detectives were employed to shadow the two boys, and they did it faithfully, but nothing developed to show that either Sharp or Smart had any relations with any high financier likely to be connected with such an enterprise as the B. & F. Railway Co.

So Wall Street kept on wondering what Sharp and Smart's real connection with the road was.

"Say, Dick," said Bobby one day, as they were looking over a report received from the chief of construction, "do you sup-

pose the big traction interests have given up all idea of acquiring our line? It is a month since we have heard from the president of the system."

"I couldn't tell you, Bobby, and I don't care. Whether the combine comes to time or not we are sure to cut a million worth between \$600,000 and \$700,000. The road is over-capitalized \$2,000,000 now, and the biggest part of that money won't go into the improvements. The bonds will cover everything. The company, in addition, is authorized to issue \$100,000 equipment bonds to cover the cost of the new rolling stock. The longer the traction interests put off accepting our offer the larger will be the sum total of the securities they will have to guarantee. Do you know, I have learned so much about the beauties and profits of high finance that after we are out of this I shall be always on the lookout for another proposition of the same kind. We'll then have more money to operate with. We will have made a cool million, Bobby. And even one million is something in Wall Street, which is the stamping-ground of multi-millionaires."

"It seems like a dream to me to think that the million will be ours at the end of this undertaking," said Bobby. "A year ago we were just plain messengers, working for eight plunks per. Now we're real financiers and brokers, as well known as anybody in Wall Street."

As Bobby spoke the door opened and in walked Miss Treadwell.

"Why, how do you do, Miss Treadwell?" exclaimed Dick, jumping up. "This is a most unexpected pleasure."

He offered her a chair and she sat down.

"You boys seem to have become very important in Wall Street since I was here last," she remarked.

"What makes you think so?"

"Why, the papers say you are the financial agents and great moguls of a street railroad in Brooklyn."

"Did you have any doubt about it after reading it in the papers?"

"I don't believe everything I see in the papers."

"Well, you can believe that, for we guarantee it to be the truth."

"I also read some time ago that you sold \$200,000 worth of stock in a Mexican mine for somebody. That was a big order, I thought."

"It happened that the stock belonged to us and we sold it for our own profit. It cost us practically nothing. We came in possession of it when the mine was just getting on its feet," said Dick, who did not care to say that he found the certificates under peculiar circumstances.

"Is it possible!" she exclaimed. "You boys must be worth a lot of money."

"We consider ourselves practically worth a million."

"My gracious! That's a lot of money, and you don't look a bit conceited over it," she laughed.

"I hope we are not built that way, Miss Treadwell."

They talked for some time together and then the young lady said she had to go.

"Not before lunching with us, I hope," said Dick. "You're such a stranger that we can't let you off without a little bit of entertainment. Come on, Bobby, put on your hat and we'll take Miss Treadwell down to Del's."

The young lady at first demurred, but Dick persuaded her to come, and they had a most delightful lunch together, attracting considerable attention at the restaurant.

After lunch, Dick escorted the young lady to a car, and she gave him an invitation to call on her at her aunt's home in Madison avenue.

Dick said he would be sure to call, and he did, later, and, in fact, called quite often on Miss Treadwell after his first visit.

A second issue of bonds were about to be put on the market when the traction combine reopened negotiations with Sharp & Smart, looking to the purchase of their stock and general interest in the road.

Finally, after several interviews, the deal was put through and the money paid in cash.

How much John O'Toole got out of the deal is a matter of no importance to this story, but Sharp & Smart added \$600,000 to their capital of \$400,000, and that is how they made their million.

SEND POSTAL FOR OUR FREE CATALOGUE.

Next week's issue will contain "DRIVEN FROM SCHOOL; OR, THE PIRATE'S BURIED GOLD."

CURRENT NEWS

Masks for the use of street sweepers have recently been adopted by the street cleaning department of some cities. An investigation has shown conclusively that these men are more subject to contagious and pulmonary diseases than those of any other class, and it is hoped that the ravages will be cut down by this means.

William Hoppe, the world's billiard champion, will burst into the role of a room owner once again. Hoppe has just signed to take a slice of the billiard parlor conducted by Johnny McGraw, the Giants' leader. The firm will be known as Hoppe, McGraw & Long. The billiard parlors will remain at the old stand, Broadway and Thirty-fourth street, but will be entirely renovated.

Robert Raynor, of 407 East Sixty-first street, Manhattan, New York, drowsy from the cold, fell asleep in a saloon at the corner of Sixtieth street and First avenue, the other afternoon, and when he awoke discovered that he was minus \$260. A man who gave his name as Bernard Rogers, 26 years of age, a steamfitter, of 350 East Sixty-fifth street, was later arrested, and \$146 was found in his possession.

A band of Chinese brigands recently attacked an imperial convoy which was on the way to Kirin, the capital of the Province of Kirin, China, with a large amount of bullion. The robbers carried off a sum of \$850,000. The number of brigands in the province has increased rapidly since the beginning of the political disturbances. Many soldiers have deserted from the army and now live openly by plunder. Murders occur frequently along the high roads, and the brigands even attack at times settlements of considerable size.

J. N. Maskelyne, the famous head and founder of the firm of magicians, Maskelyne & Cook, is to retire from the active weaving of spells and working of tricks. Maskelyne's career as a magician dates from the time, forty-six years ago, when the Davenport brothers came from America with their seances, which the public were led to believe were spiritualistic manifestations. Mr. Maskelyne, then twenty-six years of age, guaranteed to produce the same manifestations, did so, and earned a lasting fame as an entertainer.

Charles Carter, of the Southampton (L. I.) Life Saving Station, recently picked up a silver dollar of 1802 date on the beach while making his morning trip along the shore. This is the latest find of a series which runs back to 1816. One day in 1816 a bark, with all sails set, was discovered lying high and dry on the beach. She had been abandoned, and it has never been known what became of her crew. She is supposed to have been a pirate craft. Before all the loot aboard was removed heavy seas broke the ship up. The dollar found by Carter is supposed to have come from the wreck.

One of the finest coast lights in the world, for its size, has just been erected by the Chinese imperial maritime customs at Chilian rock, about eighty miles north of Hong-kong. The work of installation has been going on for about two years. Some idea of its power may be gained when it is stated that it can be clearly observed at a distance of twenty-four miles. The illuminating apparatus is group flashing of the first order, showing three white lightning flashes in quick succession every two seconds. The approximate power of the flash is 490,000 candles.

Farming at night is the innovation just introduced by E. W. Fowler, who lives twelve miles west of Lodi, Cal. Fowler has two crews of six men each and has been ploughing night and day. Immense searchlights are attached to the ploughs and the laborers declare that they can see at night almost as well as during the day. An incongruous feature of the work is that when the night crew is eating breakfast at 6 o'clock at night the day shift is eating supper from the same table. Fowler is planting 2,000 acres of barley and has resorted to the novel scheme of working twenty-four hours a day in order that he may get the grain in before the heavy rains.

A great project is now once again before the people of Holland—the draining of the Zuyder Zee. The sea, which as every one knows is at the north of Holland and covers an area of 50,000 hectares, a hectare being practically two acres and a half. Just half a century ago a scheme to drain the southern portion of the sea was first mooted and although it received considerable support, the opposition was greater and a bill will be introduced into the Chamber. The promoters see that with an increased population means must be taken to enlarge the country and this reclamation of the sea is suggested as capable of accomplishment. If the sea is conquered there are several lakes which can be dealt with later.

With all of her lifeboats gone, her decks damaged and two members of her crew washed overboard, the scout cruiser Salem, which left Hampton Roads several days ago for Cuba, is creeping back to Hampton Roads, convoyed by the cruiser Birmingham and other ships of the Fifth Division of the Atlantic fleet. The Salem ran into a sixty-mile northwest gale 500 miles down the coast last night and was badly damaged. Taylor Bagnell, an ordinary seaman of Bell Haven, Va., and Herman Goldstein, seaman, of New York, were washed overboard while endeavoring to strap down movable things on the decks of the cruiser. It is reported that sixteen other members of the crew were injured. The lifeboats and davits of the cruiser were washed away by the high seas that beat over the vessel. The water froze as it washed her decks, and the cruiser is covered with ice from stern to stern.

BILLY, THE BROKER'S BOY

OR,

THE WIRE TAPPERS OF WALL STREET

By HORACE APPLETON

(A SERIAL STORY)

CHAPTER VI. (continued)

"You want to let the pipe alone, professor," called the voice with savage earnestness. "If you don't, someone's going to get the grand bounce, and let me tell you that jobs at a hundred dollars a week don't grow on every bush."

"You'll not bounce me," said Billy, in the same mumbling way.

"Why won't I?"

"Because I know too much about your business, boss?"

"Oh, you know a fat lot! The dope's in your head or you wouldn't talk so. You know well enough that you don't know any part of our business outside of your own office. When I catch you dopy again, out you go. Now listen. Here's the programme for to-morrow."

"All right—go ahead."

"Newlin & Rogers, six—eight. Got that?"

"Yes."

"Heinemann & Klaus, four—thirteen. Got that?"

"Yes."

"Sherer & Bosbach, nineteen—two. That's all, unless you get further orders; have the switches so arranged. Has Mr. Harcourt been in yet?"

"No," said Billy, promptly, but as he had never heard of Harold Harcourt he had no idea what this meant.

The next question he was better able to answer.

"Was there a boy brought in a prisoner to-night?"

"Yes."

"What about him?"

"He's tied up in the next room."

"Good. Matt will be over about eleven and look after him. Has everybody gone home?"

"Yes."

"Well, tell Corney to put out the lights and lock up. No one to be let in now but Harcourt until Matt comes. There's some deal on about that boy."

"What is it?"

It was all Billy could do to control his voice when he put the question.

Fortunately for him Tony, who was at the other end of the wire, had been drinking heavily and was in no condition to tell one voice from another.

Billy's heart gave a great bound when the answer came.

"Oh, I don't know exactly. The boy is heir to a big fortune—ever so many millions. Matt has agreed to put him out of the way."

Now so interested had Billy become in all this that he did not hear the door open behind him.

It was Corney come up to see how everything was getting along.

"Holy smoke! You young beggar!" he cried, making a rush for Billy, who dropped the receiver and sprang to his feet. "Are you the devil's child, or are you a detective—which?"

"That's me!" cried Billy, tearing himself free from Corney's clutches and springing out of an open window right alongside of the operating table.

"Stop! Stop! You'll be drowned!" yelled Corney.

His warning came too late.

Billy had disappeared.

"Thunder! If the boy is drowned Matt will kill me!" gasped Corney, running to the window and looking out.

All was darkness outside; the low murmur of water could be heard, and Corney had also heard the splash, when Billy struck it feet foremost. It was the Hackensack River, out over which the old toll house was built.

"Hello there! Hello! Say, young fellow, hello!" shouted Corney. "If you're alive sing out and I'll give you a helping hand!"

There was no answer. Unless Billy could swim the helping hand would come all too late, for at the bridge the Hackensack is both broad and deep.

At the same instant there came a furious knocking on the door below.

"Wake up, professor! Wake up!" cried Corney, in great excitement.

He did no more calling, but shook the sleeping man on the lounge till his teeth rattled, but all without effect.

"Matt himself!" gasped Corney. "Well, now, this a bad job, so it is. What shall I say when he axes me how about the boy?"

It worried Corney not a little when he stole downstairs and opened the door, but Matt, who stood in waiting, made no allusion to the boy.

"What's the matter? What were you hollering about?" he snarled. "Do you want to bring all the world here? Is the professor dopy again? Has he jumped out the window and drowned himself in the river? Blast his soul, I wish he would!"

"No, no! It's not that!" gasped Corney. "It's—hush! Who's that coming? Better step inside."

A man was seen hurrying along the plank road toward the old toll house.

Matt shot one hurried glance at him and whispered:

"Why, blast it all, it's Harcourt! What brought him here on foot?"

"Blest if I know," replied Corney. "Let's get inside; we'd better not seem to be watching him, you know."

They stepped into the passage, and in a moment there came a knock on the door of the old toll house tavern.

"Who's there?" called Matt, who had been so busy listening that he had forgotten to ask anything further about Billy, the broker's boy.

"Van," was the answer outside.

"Der!" called Matt.

"Vanderbeak!" came back, and the door was opened.

"So, it's you, Mr. Harcourt," said Matt. Corney had lighted a big lamp on the corner of the bar. "You are early—earlier than I expected to see you, and— By James, you're not Harold Harcourt! A detective, Corney! A spy!"

With one bound Matt sprang for the throat of the intruder, who drew back and dealt him a crushing blow between the eyes, which sent him reeling against the bar.

Crash, went the big lamp, smashing two bottles of whisky as it fell.

The burning oil and the alcohol intermingled, and the flames shot as high as the ceiling.

"Holy smoke! I'll push your face in for that!" yelled Corney, rushing upon the young man and sending him against the window at the end of the room, with one well-directed blow.

There was another crash then, for the crazy old window sash fell out, carrying the intruder with it.

"Nick Price, the detective! I know him!" howled Corney.

Matt was in no condition to answer, for he lay upon the floor with the blazing whisky running down upon him from the bar.

Corney seized him by the legs, and dragging him out of the way, made a rush for the window where he lowered a bucket into the river outside and drew it up full of water, which he dashed upon the flames.

He saw nothing of the detective as he did so, heard no cry from the swift-flowing waters of the Hackensack, hurrying out to Newark Bay on the strong ebb tide.

But another had heard the cry before Corney got to the window.

It was Billy, the broker's boy, crouching in an old boat at the foot of the steps, which led down to Corney's float.

"Help me! Save me! I can't swim a stroke!" were the words, and the detective went down as they were uttered.

Billy tumbled over the side of the boat and struck out hand over hand for the place where he saw the dark form disappear.

CHAPTER VII.

BILLY GETS ACQUAINTED WITH NICK PRICE.

For Billy Bridge to tumble out of the window of the old toll house into the Hackensack meant nothing worse than a wetting, but for Nick Price, the detective, it was quite another thing.

Billy was a splendid swimmer, whereas Nick could not swim at all, and there is very little doubt that the detective would have been drowned if the broker's boy had not been on the flat, where he had crawled out and was waiting to get his breath and decide what he should do next.

Billy struck out boldly and caught Nick by the collar the first time he arose.

"Hold on! Don't kick or struggle!" he exclaimed, reassuringly. "Just you keep perfectly quiet and I'll have you out of this in no time."

"You're my man!" sputtered Nick. "I don't know who the deuce you are, but I'll do just as you say."

Billy was as good as his word. He got one arm about Nick, and managed to support him as he swam down the river under the bridge.

They landed finally among some boats, near a small building, evidently belonging to some boat club, where they crawled out and stood shivering on the piazza.

"By gracious, this is a bad racket!" growled Nick. "You're as wet as a drowned rat, but it's a blame sight better than being drowned."

"So I say," said Billy, trying to get a good look at the face of the man he had saved.

He was wondering who he was and what it all meant. Perhaps the man was one of the wire tappers gang, he thought, and he determined to keep a still tongue until he knew a little better who the stranger was than he did just then.

Meanwhile there had been considerable excitement behind them at the toll house.

A dense smoke was pouring out of the lower windows, and they could hear shouting inside.

"The place seems to be on fire," Billy ventured to say, for Nick stood staring at it and never uttered a word.

"They've got it out," said the detective. "It was on fire. I helped to upset a lamp. It's all over now."

"How do you know?" asked Billy.

"I can tell by the look of the smoke. They've done the business. By thunder, I hope that big brute had his face well roasted. Boy, you have saved my life to-night and I shall never forget you, whoever you are. They'd have murdered me there in the toll house if they could, and I'd have been dead in the river now if it hadn't been for you."

"They are a bad lot, I guess," said Billy. "I didn't know first but what you belonged to the gang."

"Not that gang. What's your name?"

"Billy Bridge."

"Belong around here?"

"No; I belong in New York."

"New York, eh! What brought you here this time of night?"

"Well, I didn't come because I wanted to; but say, I don't know you, mister. I'm ready to help any man when he's in such a fix as you were, but I don't know that it's going to pay me to tell all I know."

"Hush! You're as sharp as you are brave. That's all right. I—by Jove, I can guess who you are. Were you a prisoner in that house?"

"I want to know who you are, before I tell you anything," replied Billy, "and you had better tell me quick, if you are going to, because I've got to get back to New York as quick as I can."

"I'm satisfied to tell you," replied Nick. "My name is Price. I'm a detective, and you are the boy who was captured in the building on the corner of Broadway and Reector street this afternoon."

(To be continued.)

FACTS WORTH READING

SEALS.

From latest reports it is clear that our great seal herd is rapidly disappearing, as the result of poaching, and in spite of the efforts of the United States authorities. To-day there are only 180,000 seals, where there were 7,000,000 fifty years ago. The history of the buffalo is about to be repeated.

WHO GOT IT?

Moses Williams, an Indian, who lives in Horton, Kan., lost his railroad ticket at the Union Depot the other night. He told Lee Mitchell, the depot master, that his ticket had been stolen, and that two of his companions, also Indians, were missing. "Go through your pockets," suggested Mitchell. "Perhaps you have overlooked it." The Indian searched his pockets, but all he could find was a half-pint bottle of whiskey. He had no money. "I guess your Indian friends stole your ticket," said Mitchell. "Huh! Indian steal whiskey first," replied the Indian. "White man got it."

A GOOD FRIEND.

While some children were recently feeding the swans at a lake a pigeon alighted quite close to them, and one of the boys attempted to capture it, but it flew off over the lake toward a swan, and apparently was about to settle on its back, instead of which it closed its wings quite naturally, and dropped into the water close in front of the swan and commenced to struggle. The swan went to assist it, put its head under the water and lifted the drowning pigeon into the air. The latter then made almost a circuit of the lake, eventually resting on the island.

A STRANGE WELL.

Mr. W. T. Chastain has a drainage well on his place at Seffner which is quite a curiosity for Florida. At intervals it throws streams of water ten to twenty feet in the air; subsiding, spouts again. The natives say that the well happens to be directly over the devil's furnace, and whenever the devil builds his fires to do his cooking the water in the well begins to boil and spout. This theory is exploded by the fact that the water is not hot, but cold; but the natives explain this by saying that the distance is so great that the water has ample time to cool before reaching the surface of the earth.

JAPS AND CHINAMEN.

The readiness of Japan and China in adapting themselves to Western methods of electrification is to-day amply evidenced in the work going on in the large cities of these two countries. Yokohama has its electric tramways. Tokio, the capital of Japan, has a fine system of electric railways. The railway engineers and directors are Japanese. Shanghai has recently completed a splendid system of tramways. Hongkong has operated street railways for several years with good results. There are many other cities in Japan and China which will undoubtedly follow the above-named cities and employ electricity.

AN ODDITY.

Two kinds of water flowing from the same well are to be found at Riverside Well, Logan's Park, Ind. An eight-inch pipe is sunk into the ground for a distance of eighty feet, and inside this is a five-inch pipe, which is carried down somewhat further. Fresh water from the limestone stratum comes up between the two pipes; while water which tastes and smells strongly of hydrogen sulphide comes up through the five-inch pipe from a lower stratum. The sulphur water flows at the rate of a gallon a minute from the drinking fountain over the well, while the fresh water flows with a smaller volume from a pipe about twenty feet distant.

ENORMITY OF THE THEATRICAL BUSINESS.

One hundred and twenty-nine thousand four hundred and six people now nightly visit the theaters in New York, given over to the presentation of first-class plays. The total takings of the theaters located on the Island of Manhattan last year were a few dollars in excess of \$22,400,000. The amount of money invested in theaters on the Island of Manhattan is in excess of \$17,000,000, exclusive of the ground values, the assessed valuation of which is over \$30,000,000. The stage appurtenances, seats, carpets, draperies, etc., cost over \$4,000,000. The approximate value of the theaters scattered throughout the United States is in excess of a half billion dollars. The amount of money invested yearly in the city of New York in the production of plays reached the huge sum of \$5,000,000. The inhabitants of the United States spend per capita for theatrical amusement \$6.20 per year. The railroads receive for transporting theatrical companies from one city to another \$175,000 per week, during an average theatrical season of thirty weeks. The printing houses receive for lithographs and other billboard printing \$60,000 per week. The amount of money spent in advertising theatrical plays and stars in the newspapers of the United States has been estimated at \$18,000 per day. The highest salary paid to a star is \$2,500 per week and 50 per cent. of the profits, and this same star received as her share of the profits \$136,000 for a season of thirty-eight weeks. The average salary of actors, exclusive of supernumeraries, is \$25.10. Seventy-five per cent. of the profession receive less than \$30 per week. The best salary paid leading men, exclusive of stars, is \$500 per week. The best salary paid leading women, exclusive of stars, is \$400 per week. The general average salary paid advance agents is \$55 per week. The average salary paid the treasurers of the companies is \$50 per week. There is more money paid the United States Government for postage stamps in the promotion of publicity of theatrical companies than is paid by all the mail-order merchandise houses in the United States combined. There are seventy-one theaters in New York and the average rental is \$1,000 per week each, based on a season of forty-two weeks. The average cost of maintenance is \$2,600 a week, which includes light, heat, stage hands, ushers, box-office men, advertising, orchestra and cleaners.

GRIT AND GOLD

OR,

WORKING FOR A FORTUNE

By ALEXANDER ARMSTRONG

CHAPTER XVIII. (continued)

"What do you mean?"

"Well, perhaps there's squatters on your land. They won't get off without a fight. An' then, that's the boundaries."

"Is there a good surveyor in Golconda?" asked Bob.

"Yes, there's Jim Hayes, as square a man as ever walked."

"Very well," said Bob. "I'll take a look over my claim. If there are squatters on it, they must prove their rights or get off."

"That's the way to talk, lad. But if ye haven't got any money what kin ye do about it?"

"There is law in Colorado as well as every other State in the Union," said Bob. "I will arrange to have it enforced. But I thank you for your kind offer, Mr. O'Hare, and also for your many favors. I will hope to repay them some time."

"That's all right, my boy. Good day."

Bob and Tony left the hotel. They at once struck out for the locality of Bob's claim. O'Hare had given them a general idea of its location.

"By cracky!" exclaimed Tony, "to think that you own three thousand acres of land up here! Why, Bob, you're bound to be a millionaire."

"Time will tell," replied Bob in his conservative way. "You know, there may not be an ounce of gold on all my land."

"That's hardly likely."

"Well, there may not be enough to make it worth mining."

"Very true."

For over an hour they climbed the mountain slopes. Then they came to a sort of tableland right among craggy hills.

"Here we are," said Bob.

"Sho!" exclaimed Tony. "You don't mean to say that this is the claim?"

"O'Hare mentioned this tableland as a part of it."

"Eureka! This looks like easy work. Look at the great hunks of quartz lying around loose. Why, Bob, there are streaks of gold in every one of these fragments."

Tony picked up one of these fragments as big as his fist. It had a deep incrustation of gold.

"That is what is called a 'floater,'" said Bob. "Where you find these, there is indication of a rich vein."

"Why is it called a floater?" asked Tony.

"I believe for the reason that it is characterized as surface or floating evidence of gold. The paying vein will be found by following up these floaters. Sometimes they

have worked up to the surface from a vein many feet below."

"Then the big vein is possibly right under us."

"Yes."

"Why, the soil here is easy to work with a spade. Why could we not do some placer mining?"

"I fear that gold is not held in this soil in sufficient quantity," said Bob. "We can uncover the vein, but it will need blasting to get out the quartz."

"Why not do that?"

"You forget. We need tools and money. We need a team to haul the ore down to the stamp mill."

"Pshaw!" said Tony. "We can borrow enough to buy a team with. In a week we can have paid for it, and got a start."

"I have a better idea," said Bob, with sudden inspiration.

"What?"

"You and I are strong. We will carry down as much of this floating quartz as we can by degrees to the mill. We can get wheelbarrows in the village. It will be hard work for a time, but we will be on the gain all the while, and soon get enough money to buy a team."

The mining tools were secreted on the plateau.

Then the two miners went to work. In the course of the quest luck favored them, for Bob found an almost clear nugget worth at least one hundred dollars.

For two days they worked like beavers. An account was entered into with the quartz mill.

At the end of the two days a balance was struck with the Golconda Company. The embryo miners were electrified. Over two hundred and fifty dollars was returned to them.

Bob bought a hardy mule and a cart. Then sticks of dynamite were bought and drills and wedges.

Work began in earnest. Part of the big vein on the tableland was uncovered. A marvellous seam of gold was found. It was immensely productive.

O'Hare was deeply interested, and paid a visit to the new strike. But he kept the secret well.

A week later another balance was struck at the quartz mill. This time over a thousand dollars was placed to their credit.

It was a sum so much in excess of the usual individual returns made by the quartz miners that the boss of the stamp mill grew curious.

"Gee whiz!" he exclaimed. "You fellows must have a cinch. How big is your claim, anyway?"

"Not any larger than we can handle," replied Bob, evasively. "I think we may have reached the limit."

"Well, ye've done well, anyway," said the overseer.

"If yer claim is large enough the Golconda will do business with ye."

"We can handle it alone," said Bob.

"All right. Good luck to ye."

But all this had its effect. Of course the news gradually spread. It became rumored about that some newcomers, "tenderfoot miners," had made a big strike.

Bob and Tony became the objects of attention.

"I don't like this," said Bob one day. "I believe we will camp out on the claim and not come down here at all."

But the next morning as they emerged from their hotel, a man of powerful frame confronted them. He held a revolver in his hand.

"I want you," he said tersely.

"Eh?" exclaimed Bob. "Who are you?"

"I'm Sheriff Brisco, an' I've got to arrest you for trespassin' on another man's claim."

CHAPTER XIX.

WESTERN JUSTICE

For a moment Bob was speechless and overwhelmed by this stirring declaration of Sheriff Brisco. He looked at Tony and then his nerves tingled.

Wrath and resentment began to overmaster him. But Bob was not foolish. He knew that Western ideas of justice were different from those of the East.

So he controlled himself.

"Who makes such a charge against us?" he asked, quietly.

"Dane & Dunn, of the Empire claim," replied the sheriff. "In course, gents, I'm only doin' my duty. If its proved agin ye, it's the same penalty as hoss stealin'."

"What is that?" asked Tony.

"Gribbin' from another man's claim is death by hangin'," replied the sheriff.

"But the claim is mine," said Bob.

"Are you sure of it?"

"I have the deed right here."

"Who surveyed it fer ye?"

Bob gave a start. He saw his fatal mistake. He could not even swear that he had been on his own land himself.

All this was due to his fatal error in not employing a surveyor on the start.

"Why—that is," he stammered, "I supposed I was on my own land. If I have by mistake trespassed I will be very glad to make reparation and pay the damages."

"Thet's all right if Dane & Dunn agree to it," he said, "but I'm afeard they won't."

"An' you can bet they won't," said a gritting voice behind them. Bob and Tony turned.

A dozen or more armed miners stood behind them.

Their faces were dark and stern. It was plain that they regarded Bob and Tony as interlopers.

"My name is Dane," said the first speaker.

"And my name is Dunn."

"We demand that the law be executed on these two thieves."

"Lynch 'em!"

"String 'em up!"

One man came forward with a rope. Bob was very pale, but resolute.

"Hold!" he said. "I don't know what your ideas of justice are, but you cannot hang a man without a trial."

"The proof is clear," cried Dunn. "I tell ye there's no use in foolin'."

"Fair play!" cried Tony, the lawyer instinct in him again coming to the front. "You haven't stated or proved your case against us yet."

"Do ye deny diggin' gold on our claim?" demanded Dunn.

"I want to know the boundaries of your claim as well as ours first," declared Tony. "We believe that we were on our own land. Prove that we were on yours."

"Here's our survey," said Dunn, producing a paper. "It proves that that tableland is on our claim."

"If that is correct then we are guilty," said Bob. "But it was all a mistake."

"We do not admit that yet," cried Tony, aggressively. "We contend that we were on our own lawful claim. We demand a new survey. After that, you can talk about a settlement."

"Thet's very fine, but it won't do in this kentry," sneered Dunn. "This ain't no Eastern court where ye kin defeat justice by a trick. We've had enough of sich fellers as you around hyar anyway. It's time to make quick work of a few of ye. Eh, lads?"

"Thet's right."

"String 'em up."

With this the excited throng began to close in upon the prisoners. The outlook was bad.

Bob and Tony were at their wit's ends. They knew enough of Western ideas to make sure that they would be lynched for a crime of which they were innocent.

Bob saw now what a mistake he had made in not at once determining the boundaries of his claim. At this moment a man came through the crowd.

"Hold on, boys. What's the use? Give the tenderfoots a chance."

It was O'Hare, the hotelkeeper.

For a moment O'Hare's presence seemed to restrain the crowd, but Dunn faced him instantly.

"What's this to you, O'Hare?" he gritted. "Are you goin' ter meddle?"

The tavern-keeper shot out his jaw and glared at the other for full half a minute. Then he said in a metallic voice:

"Yas. I'm goin' ter meddle, Jim Dunn. Ye kain't play sech a high hand around here without my having suthin' to say."

With a curse Dunn pulled his pistol. But O'Hare said, coolly:

"Put it up. If you shoot me you'll hang the minit after. I've got backin' by ther Golconda Company."

"You nor ther Golconda Company hain't no right to interfere with me," cried Dunn, savagely.

"Yes, we hev. Now, gents, I want ye all to listen. This cuss is foolin' ye. These two gents from the East are all right an' I kin prove it."

(To be continued)

FROM ALL POINTS

One of the most important transactions last year in the Broadway section, New York, just north of Times Square, was the sale of the Hotel Woodward, at 55th street and Broadway, and the Meissonier apartment house adjoining. It was sold to Thomas D. Green for \$1,200,000.

The safe in the first officer's cabin on the German cruiser Stettin which was used for secret service papers was found forced open recently. Some documents have been stolen, but the men aboard the warship say that they are of no importance. The identity of the thief has not been learned.

F. L. Havey, of Lewiston, Me., the most successful tourmaline miner in the State, has just opened another pocket, valued at over \$10,000, at his famous mine in Poland. Some of these gems are of a brilliancy surpassed only by that of a diamond. Included in the collection are the pure white tourmalines, which closely resemble the diamond, the pale, medium and dark greens, and in fact all of the most delicate colorings. From the pocket just opened by Mr. Havey it is estimated that the tourmalines will cut at least 2,500 carats. A year ago last July Mr. Havey found five pockets of tourmalines in his mine valued at \$140,000. Among them were many crystals of pure white splashed with red and known as the watermelon crystal.

One of the picturesque figures at the New York Zoological Park these days is a fourteen-year-old boy modeling wild animals at close range. He is Avarad Fairbanks, and he comes out of the Far West—Utah—with a lump of clay, an absorbing love of wild animals and a determination to become a sculptor as his stock in trade. Inside the protecting rail of the Lion House, right up against the cages, he sets his modeling stand, and with his sleeves rolled up to his brown elbows he molds and digs and pats his clay in the shapes of the huge beasts behind the bars. His ambition is to model wild animals with strict fidelity to their natural postures, and he has made up his mind to win a place among the successful sculptors of the world, no matter what it costs in hard work.

So frequent have accidents on French railroads and assaults on passengers become of late that the proposal is now being made of appointing doctors to travel on all long distance trains. Already a large number of the theaters keep a doctor on their staff; so it is argued the railroad trains should have one each, for there is far greater need. The continuance of the European plan of building trains with boxed-in seats, instead of open compartments with a central gangway, is, of course, conducive to frequent assaults, but the adoption of the American type of car is only faintly supported. On the other hand, the medical aid proposal is warmly welcomed by hundreds of young doctors, who would fain realize the ambition of most Frenchmen—to become an official.

A fresh revolutionary movement against the Government of the Dominican republic has just been reported to the State Department by Minister Russell at San Domingo city. Zenon Torribio, the only one of the former followers of Morales who has not been captured or killed, is leading the expedition, which is now organizing in Haytian territory and preparing to cross the border near Dalfabon. Strong measures are reported to have been taken by the Dominican Government to check the movement. The Torribio expedition is the latest sequel to the assassination of President Caceres on November 19. About two weeks ago the United States armored cruisers Washington and North Carolina were withdrawn from the patrol duty to which they were assigned following the assassination of Caceres. The United States gunboat Wheeling is still on duty to make certain of the safety of American interests in San Domingo.

The boy scouts of Chicago are helping the Chicago Tuberculosis Institute. Through the enthusiasm of Mrs. M. J. Sarsfield, the Boy Scouts are helping in the fight against the white plague. The Duke of Connaught has accepted the position of chief scout of the Boy Scouts of Canada. Boy Scouts in Burlington, N. J., helped collect money with which to buy Christmas presents for the poor during the recent holiday. Sixty Boy Scouts in Nashville, Tenn., assisted in the sale of the Red Cross Christmas stamps. In Battle Creek, Mich., 104 Boy Scouts delivered 7,000 invitations in one day to men to attend a big mass meeting of the Men and Religion Forward Movement campaign. Boy Scouts of Boulder, Col., helped the Boulder Improvement Society recently by counting the automobiles, wagons and other vehicles that passed up and down a certain street. The information was regarded necessary in connection with paving and widening of a certain street.

Joseph Brucker, who will attempt to cross the Atlantic in the dirigible balloon Suchard, is now making trials of the ship near Berlin before sending her to the starting point at Teneriffe. Mr. Brucker told the correspondent of a daily paper recently that the only chance for an airship to cross the ocean now was to secure the help of a northeast trade wind. Later it may be possible to cross anywhere at any time, but it is impossible in the present state of airship science. The route to be followed by the Suchard is the one which Mr. Brucker maintains must have been taken by Columbus, who must have had a steady wind behind him and have escaped squalls and thunderstorms. This is the region that the Spanish call the "Woman's Ocean," because a woman's hand is strong enough to steer a ship in it. The crew of the airship, including Mr. Brucker, will number six. The pilot, Capt. Joerdens, is regarded as a mascot, as he escaped from a balloon in the North Sea in December, 1910, after he had been in imminent danger for thirty hours.

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ITEMS OF CURRENT NEWS

Vernon, a Los Angeles, Cal., suburb, and the only incorporated town in the country without a single church, has just voted for "wet" Sundays. Fifty women voted on the question, and most of them voted "wet." There are three saloons in the place.

Because 900 cold rails were broken recently by a "flat" wheel between Aberdeen and Milbank, S. Dak., on the Chicago, Milwaukee and St. Paul, traffic on the road is demoralized. All the available men are putting in new rails, but they cannot travel as fast as the flat wheel did.

Two sea gulls were recently seen on a cake of ice off Mariner's Harbor, Staten Island, N. Y., by Cyrus Jones, who was in a small boat. The birds, showing no sign of flight, were approached and found to have their feet frozen in the ice. Jones released them, but they were too weak to fly, and he took them home to tame them.

Cecil G. Morris, of Rivesville, W. Va., has just received a letter accepting his offer of marriage, mailed to him by a fiancée six years ago from Webster Springs, 200 miles away. Where the letter had been he does not know. But, thinking the girl had rejected him because he got no reply, he married another and she has since married another man.

Rheinhardt Schneider, who had not tasted food or drink for nine months, died recently in the Kings County Hospital from suffocation by a growth in his throat. When he applied to the hospital for help nine months ago, he was hardly able to swallow on account of this growth. The physicians made an incision below the growth and inserted a rubber tube, through which he fed himself. He was able to digest liquid foods, and occasionally he slipped into bar-rooms and drank without tasting liquor. His health continued reasonably good, but he made his home at the hospital. The growth of the obstruction increased the difficulty of breathing until he died. Schneider was forty years old. He had formerly lived at 1238 Myrtle avenue, Brooklyn.

The English aviator, F. B. Fowler, was rescued from the sea the other day in the vicinity of the Isle of Wight in an exhausted condition, after a hazardous flight. He started early in the day to fly from Beaulieu, in the County of Hampshire, to Eastbourne, on the sea coast. He was driven out to sea, however, by a gale and tried to reach the Isle of Wight, but failed to do so. His aeroplane plunged into the water before he got to the coast and floated long enough to enable him to be rescued.

Champion, a golden Wyandotte cockerel, prize winner at a number of poultry shows, is dead from eating a diamond. The bird, the property of Henry J. Hunt 3d, was entered in the annual exhibition of the Washington Poultry and Pigeon Association. The brilliant stone in a ring on the hand of its owner attracting its attention the other day, it reached out its beak, pecked off the stone and swallowed it before Hunt could snatch his hand away. An operation and effects of chloroform caused Champion's death.

JOKES AND JESTS.

She—How I wish I had been born a man! Women have all the troubles in this world. Hubby—I don't agree with you, my dear. They don't have wives!

"Brute! You never do anything like my first husband!" "Oh, hang your first husband! What did he do that was so good, anyway?" "Don't talk like that—the poor-dear died the first year we were married."

The schoolmaster was explaining the circulation of the blood. "If I was to stand on my head the blood would rush to my head, wouldn't it?" No one contradicted. "Now," he continued, "when I stand on my feet why doesn't it rush to my feet?" "Because," the bright boy suggested, "your feet ain't empty."

"Raw" Deal—Little Willie had worn pajamas for two years. But while visiting an aunt he discovered that his night clothes had been forgotten. When Willie saw the nightie donated by a girl cousin he protested vigorously, winding up with: "An' I won't wear no nightgown ever, ever. Not even if I have to go to bed raw."

After waiting for several weeks without hearing from her story, the amateur author wrote the magazine editor, requesting an early decision, saying that she had other irons in the fire. Promptly came the editor's response. "Dear Madam—I have read your story, and, after giving it careful consideration, I should advise you to put it in with the other irons."

When Professor Wendell of Harvard entered upon his Sabbatical year, he remained in Cambridge some weeks after his leave of absence began and persisted in taking part in the departmental meeting. The head of the department protested. "Sir," he said, "you are officially absent. You are non est." "Oh, very well," replied Professor Wendell, "a non est man is the noblest work of God."

AN AWFUL RAILROAD RACE.

By D. W. Stevens

A letter from Dunkirk, N. Y., to a New York paper, tells this thrilling story: By a locomotive explosion on a western railroad a few weeks ago, the engineer, John Davison, was killed. Davison was one of the oldest engineers in the country, and was for several years on the Buffalo, Corry and Pittsburg Railroad, where he had one of the most terrible experiences that has ever been recorded in the history of railroading. His death recalls that night of peril to every one in this part of the State, although it has never ceased to be related in minutest detail at all gatherings of railroad men where the dangers of the footboard have been the topic.

From Mayville Summit to Brocton Junction of the Lake Shore Road the distance is ten miles, but, owing to the numerous sweeping curves in the railroad, the distance by rail is fourteen miles. The grade for that distance is nearly eighty feet to the mile. The Corry Road extends into the Pennsylvania oil regions, and forty years ago carried large quantities of petroleum. On the night of August 17, 1869, Davison's engine was at the Summit with a train of one box car, six loaded oil cars, and two passenger cars. The box car was next to the locomotive, and the passenger cars were at the end of the train. The engineer had started the train, and it had attained good headway, when he discovered flames issuing from one of the oil cars. He whistled down brakes, and the coaches were cut loose from the oil cars, which were quickly uncoupled from the box car.

The engineer then pulled on down the hill to get out of the reach of the burning cars, in order to save the locomotive and the other car, in which were two valuable trotting horses and their keepers on their way to Cleveland. He supposed the brakemen would put the brakes on the oil cars, but in the excitement this was not done, and they followed the locomotive, gaining headway every moment. Before the engineer had taken in the situation, the oil cars, every one of them now ablaze, came dashing up around a curve. They crashed into the box car, knocking in one end of it, but, singularly enough, neither that nor any of the moving cars were thrown from the track by the collision. The engineer and fireman could have escaped all danger by abandoning the locomotive, but, as Davison said when asked afterward why he did not pursue that course, they had twenty thousand dollars' worth of the company's property in their charge, and they were determined to save it if possible.

According to the engineer's story of the accident, he saw there was to be a race for life between him, with his engine, and the flaming cars under no control. He said that when the oil cars struck the one in which the horses were, the poor animals actually screamed with fright. The heat was unbearable. Davison pulled the throttle valve wide open, and he declared that he flew down the eighty-foot grade so fast that the engine could not jump. The keepers in the car next the oil cars climbed up to the opening in the end of the car, and, with faces as pale as death, begged the engineer to "give her more steam." They could see

the blazing oil cars through the broken end of their car, and it seemed to them that they gained at every turn of the wheels.

The engineer said that when he struck the sharp curves at the lightning speed at which he was going, he expected that his engine would leave the track and be hurled down the mountain side.

The night was very dark. The engine thundered along faster than any engine ever ran in this country before or since, through woods and deep rock cuts, and on the edge of high precipices. The horses were stamping and neighing with terror in the box car, and only a few feet in the rear was the flying mass of flame rushing down the mountain like a tremendous meteor. The blaze from the thousands of gallons of burning oil was more than sixty feet in height, and lighted up the woods and rocks and crooked road for miles. The whole heavens were illuminated, and from Brocton the sight of the great conflagration, apparently flying through the air, now hidden for a second by a cut or a piece of woods, and then leaping out again and up toward the sky like a huge fountain of fire, is described as being awful in its grandeur.

The idea of Engineer Davison was to call for the opening of the switch for him at Brocton Junction, so that he could run on to the Lake Shore track, where the grade was ascending, and where he could soon get out of the way of the burning cars through their having lost the propelling power of the decline of the Summit grade. It happened, however, that the Cincinnati express on the Lake Shore road would be due at the Junction when Davison's engine reached there. To add to the terror of the situation, a west-bound Lake Shore freight train was at that moment running to pass the Junction before the arrival of the express. There was only one thing to do, and that was to whistle for the switch, and take the chances of the freight getting out of the way and the express being flagged or late.

The engineer knew that he must have been seen from Brocton Junction, by the light of the burning oil, in his life or death race down the mountain, and that the railroad men there understood the peril of his situation, and would be prompt to act. He whistled for open switch. He and his fireman then bade each other good-by, and awaited the result. The freight train gained the siding out of their way. The switch was opened, and they tore on up the Lake Shore track, past the depot and through the village, and were soon out of the way of the burning cars. The latter gradually came to a stop. The engine and the box car were stopped within a hundred yards of the Lake Shore express, which was both late and signaled.

When Davison and his fireman found they were out of danger they fainted on their engine. The horses in the box car were ruined, and their keepers were taken from the car unconscious. The oil tanks burned for three hours after they were stopped.

The most fortunate circumstance of the whole affair was the uncoupling of the passenger cars from the oil cars at the Summit. They were filled with passengers, and if they had remained with the burning tanks would have been wrapped in flames in a very short time, and there would have been no escape for the passengers from a most horrible fate. It was just nine o'clock when Davison pulled out

from Mayville Summit. When he was taken from his engine, sixteen miles from the starting point, it was not yet twelve minutes past the hour.

James Keenan, Davison's fireman, was killed about three years ago. He was on his engine, when he saw a child playing on the track some distance ahead. He ran out to the pilot, and, reaching over, caught the child and tossed it on one side of the track. He lost his balance, however, fell in front of the locomotive, and was crushed to death.

CATCHING WHALES IN NETS.

They catch whales in nets down around New Zealand. The big fish is a conservative creature, and keeps its sea tracks with almost as much regularity as an ocean liner.

It is supposed that they go north by one route, and it is known that they later return south by a familiar track which brings them in touch with land. Like ships in tropic seas, their six months sojourn in line waters has given the whale a thick crust of clinging barnacles and a long hamper of green sea grass.

Many account for the presence of the monsters inshore by a desire to rid their bodies of the intolerable itch of the parasites. These they dislodge by rubbing against the rocks strewn thickly in the landward passage.

However this may be, a fair number of the traveling whales, hugging the shore more closely than their fellows, pass through a narrow channel just under Cape Brett, that separates a cluster of outlying rocks from the mainland. This is the spot chosen for the placing of the nets.

No ordinary fisherman's gear will serve. The nets used to stop a monster swimming with the momentum of a hundred ton mass of bone and sinew are necessarily out of the common.

With a stretch of five or six hundred feet and a depth of 200 the nets, meshed to seven feet and made of three-eighths inch wire rope, are hung on strong wire cables buoyed by huge floats and drogues. From high vantage posts along the coast watchers scan the sea for the first sign of the distant spoutings that herald the approaching school.

At the cry of "There she blows!" out go the steam launches to place the nets, three in number, that suffice to close the narrow channel. These, unanchored, are allowed to float loose, the ends of each slightly overlapping. Kept taut by their own weight, they hang stretched on the float line, an invisible curtain of wire mesh barring the water run.

No human fastening has yet been invented that would stop the rush of a charging whale. The principle of the detached floating net is not to stop but so to hamper the monster with a gossamer of wire rope that he falls an easy prey to the hunters. For this reason also the nets are so placed that on striking an entangled whale may race seaward or landward, a tiny net enveloping the net, without fear of disturbing the remaining two.

When the nets are in position the launches and attendant whaleboats, with their crews, take up their stations

at some distance to watch for the upheaval and dancing float line that marks the striking of a whale.

Often a whale's presence is first indicated by great masses of broken barnacles and torn sea grass that come floating upward to the surface as the whale, floundering among the rocks of the sea floor, eases himself with delighted scratchings in the depths.

In the boats all is tense expectancy and ordered preparation. Harpoon guns are loaded and made ready, lines are carefully flaked down in the tubs, lances are looked to and every one is on the qui vive. Suddenly a sort of shudder runs through the sea. There are tossing billows and wild commotion away by the bobbing float lines. "Hurrah! she's struck!" is the cry.

Away go the boats, each racing to be first fast to the struggling fish and so earn the bonus that rewards the winning crew. A mighty, gray black head, entangled in a clinging web of wire, rears from out the water. Up, up, it goes till a huge bulk of body towers a good fifty feet in the air, its side fins thrashing wildly in a smother of foam. It curves in an arch and then like an arrow down go whale and net together for the sound.

Not for long, though. The upward drag of bunched net floats and its necessity for breath brings the fish quickly to the surface—a spouting, snorting, wallowing mass; mad with rage, wild with terror of the unknown clinging horror that envelops it.

Bang! bang! go the guns from each boat in quick succession. A wild quiver of flukes and fins, and the whale either sounds again or races along the surface, towing the boats after it at express speed. But the net holds fast, and at each new effort for freedom the victim becomes more helplessly wound up than before.

Soon exhausted with futile struggling, the whale comes to rest and there is a momentary cessation of the mad flight, as the leviathan pauses for breath. Huge panting air gasps are plainly audible at a distance of half a mile.

The crews are quick to seize the opportunity. With the lancemen ready in the bow the boats sweep in, one on either side. "Steady with the lance." "Now!" Eight-foot steel blades drive deep for the heart behind the pectoral fins.

A shiver, a hissing spout of water and blood, a wallow and roll of the huge wire tangled carcass, flashes of red and white foam in the sunlight and the black heave of a twenty-foot fin that for one dread instant, scimitar shaped, a falling wall of bone and sinew, hangs over the boat and its occupants. The boat's crew back out like lightning, just in time. Down crashes the mighty flail, missing its blow by a bare foot. There is a roar and clap of many thunders, and jetting spurts of spray leap high into the blue.

The boats, backed clear, still hang to the lines, the crews watching events and waiting the end. It may be that the dying whale will sound again or race in a final effort. But the lances have got home. A few more wallows of despair, the great tail flukes thrash the water with lessening force, and presently the huge body, inert, lifeless, lies quietly on the surface. Hawsers are made fast to the dead whale, and while the boats return to their stations to watch the remaining nets it is towed by the launch to the shore.

GOOD READING

Mrs. Herman Nicolay, of Norwich, Conn., heard, last week, a rustling in one of her petticoats. She ripped it open and found seven certificates of deposit on different banks amounting to \$3,700. The petticoat had been the property of the woman's mother-in-law.

After a hearing before Magistrate Kichline, unparalleled in bitterness in criminal cases in Allentown, Pa., Hannah Sneyd Kulp, a bride of three months, was held recently for a further hearing on the charge of poisoning pies in an effort to kill her husband and his family. Glass a-plenty was found in the pies. Dozens of pieces of curved glass were discovered. Magistrate Kichline and a force of county detectives had their hands full in preventing the bride's father from pummelling the accusing husband. The young wife declared she knew nothing about the glass. In addition to John Kulp, the bridegroom, six witnesses swore his young wife had threatened to put him and his family out of the way.

The Giants will play exhibition games with the Washington Americans in Washington on April 2 and 3 and the Baltimore International League team in Baltimore on April 4 and 5. The Washingtons are newcomers on the training schedule of the Giants, and will be the first American League team the Giants have played in a spring series since the series with the Athletics in New Orleans in March, 1906. The Giants will start for Marlin earlier this year than last, according to the plans of Manager McGraw, and the time for breaking camp also will be earlier than in former years. All the 1912 contracts are ready to be sent out, and will be mailed as soon as McGraw has a chance to examine them.

In a blinding snowstorm, which put a stop to ice yacht racing on the river at Red Bank and at Fair Haven recently, Fred Waters tried out for the first time his home-made ice-sled, in which he sped up and down and across the Shrewsbury at the rate of about forty miles an hour. Mr. Waters rode through Front and Broad streets to the river in his novel machine, followed by a large crowd of ice yachtsmen and skaters, who were anxious to see what this new creation could do and whether this ice sled could beat an ice boat. Although a blanket of snow covered the river and the snow was coming down thick and fast, Mr. Waters slipped off the automobile front wheels and put on the runners, and with two rear runners fastened on to the extension of a Ford chassis, and the two rear automobile wheels with thirty-six sharp steel plates fastened to an iron rim in place of the tires as the propelling power, was soon off at a tremendous speed. He drives the machine like an automobile, and while he can make fifty miles an hour on the road with his 22 1-2 horsepower Ford, he believes he will be able to make almost a mile a minute on clear ice.

It is stated that the authorities of Rhodesia, Africa, have recently given instructions to the police to drive away the elephants that have been causing so much damage between Gwelo and Hunter's road. The danger arising from the presence of these brutes is instanced by the experience of a man who was on a hunting trip recently. While walking through the bush he was charged by an enormous animal. His gun was loaded with a soft-nosed bullet, and luckily he shot the elephant in the eye at a range of ten feet.

If the King of England were to renounce the throne and resolve to become an ordinary citizen he would be called George Wettin. How does the name Wettin come to be King George's surname? This is the answer: Queen Victoria married Albert Duke of Saxe-Coburg-Gotha, of the senior branch of the House of Saxony. The family name by which this house, dating from the middle of the tenth century, came to be known afterward was Wettin, and this was and is the surname of both branches—the Ernestine and Albertine—of the House of Saxony. The name comes from the castle of Wettin, near Magdeburg, which claimed Wittekind as the founder of the race.

Two Englishmen travelling to Ning-Po on a visit to a Chinese official during the autumn had, to say the least, a diverting time. They were being carried in sedan chairs, and feeling the atmosphere oppressive, asked the bearers to give them a little fresh air by opening the roof. The men met the request with stolid indifference, so the travellers decided to open the roof themselves. As they approached the city they found that they were the objects of considerable attention. A crowd of 500 surrounded the chairs, and soon it increased to 2,000, the people uttering menacing cries. Happily nothing worse happened. When they reached their destination their host received them with astonishment. "Good gracious," said he, "what have you done? Only condemned criminals here travel in an open chair!"

A book agent will attempt to sell his books under many adverse circumstances, and in many cases he will succeed, but there are times when he sees that a graceful retreat is the better part. An agent tells the following story: "I approached a farmer in a poor community and began showing my book. He listened with interest, but when I had finished the first lap of my speech said that he couldn't read. Of course that put a new light on the matter, but I didn't give up, for we meet many customers who can't read. I told him of the great help it would be to all his children and his wife, and he still was interested. I thought I was making progress, but I wasn't. I had finished my speech with the usual peroration that is designed to make the customer enthusiastic and make him sign for the books—a thing few will do without considerable persuasion. Instead of taking the pencil, he said: 'It's a good book, all right, and all that, but I can't read. My daughter, she can read, but she has a book.'"

ARTICLES OF ALL KINDS

The old superstition that the sixty-third year is the "dangerous age" for men has just been knocked on the head by a compilation of life insurance and mortuary statistics covering the whole world. These compilations proved that the sixty-third year is no more dangerous to men than any other within the radius of old age.

In an interesting history of pins just published under the title of "Pins and Pincushions," one learns that there was actually no factory in England for the manufacture of pins until 1625. Up to that period supplies all came from abroad. But having established itself, the industry has flourished, and now the English pin is regarded as the best the world produces. Another interesting fact gleaned from this book is that the fancy box into which we now put pins can boast of more ancient lineage than the pincushion. It was somewhere about Queen Elizabeth's time that the pincushion came into vogue. Then it was a positive thing of beauty adorned with exquisite needle-work and painting. It was in early Victorian days that the pincushion cult reached its zenith. We now prefer the fancy box as a receptacle for our varied assortment of pins.

Seven or eight years ago a plant was established at La Demi Lune, a suburb about four miles from Lyon, France, for making glass paving material under the name of "pierre de verre Garchey." After many experiments carried out at the factory, the manufacturer applied to the Lyon municipality for the right to make a trial on one of the chief thoroughfares. The necessary authorization was granted, provided that the inventor would bear the entire expense of the undertaking. The place chosen for laying the glass pavement was a section of the Place de la Republique, where traffic of cabs, automobiles and wagons of all kinds is very heavy. The glass bricks remained in place for less than two years and were then taken out, as they were in very poor condition. The edges were all broken, and in many cases the blocks were split through and through. The opinion of officials here at that time was to the effect that this glass pavement could be used under favorable circumstances for sidewalks, but not for the middle of streets.

The trial at Crakow, Austria, of a Polish advocate named Steinfeld, who has come to grief through gambling, has been the recent occasion of some curious revelations about the hold which this vice has on business men in Austrian Poland. Dr. Steinfeld's wife, in her endeavor to keep her husband out of temptation, tried the plan of never leaving him out of her sight, even when he went to his office. The lawyer then made a practice of going to bed early and rising at 4 in the morning before his wife was awake in order to hurry off to the so-called "Monte Carlo" at Crakow, which he would find still in full swing at that hour. When staying at hotels during the summer he would arrange meetings with other card players in the bathrooms and play there for hours, while he told his wife that he was taking a cold water cure.

HOW DENSE IS THE EARTH?

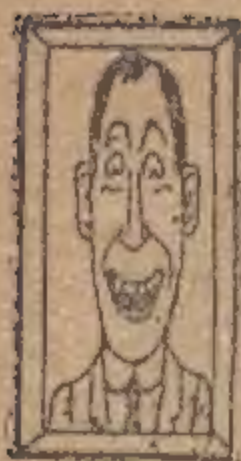
Though astronomy affords the means of determining with great precision the relative masses of the earth, the moon and all the planets, it does not enable us to determine the absolute mass of any heavenly body in units of the weights used on earth. To determine the absolute mass of the globe, its mean density must be known, and this is something about which direct observation can give no information, as we cannot penetrate more than an insignificant distance into the earth's interior. The most probable mean density of the earth is 5.6—that is, the earth is 5.6 times as heavy as a ball of pure water of the same size. From this and similar estimates the weight of the globe has been calculated to be six million million tons.

COONS AND WILDCATS.

While hunting coons the other night, Allison Wright, a young farmer who lives just over the Washington County line in Brook County, W. Va., encountered an immense wildcat, which killed his two dogs and then viciously attacked him. The maddened animal nearly tore off the hunter's right hand, and would have killed him had not three of Wright's neighbors arrived just in time to rescue him. The cat was killed, and when weighed tipped the scales at 47 pounds. When Wright saw the animal in a small tree he supposed it was a large coon, and hit it with a stone. The cat leaped to the ground and began to fight. When almost exhausted, Wright's shouts for help brought George Hindman, Charles Freshwater and Thomas Flaherty. They were well armed and soon killed the cat.

HORSE TAILS.

An item that seemed odd in the manifest of a steamer lately arrived from Japanese and Chinese ports was this in the list of her cargo from Tientsin: Fifty-five cases of horse tails. As a matter of fact, horse tails, or the hair thereof, are a common article of importation into this country from China and from pretty much every other country on earth. The American market gets large quantities of them from China, but more from Russia; and horse tails are imported here from every other European country and from South America, from Australia, from all round the world. On the other hand, there are more or less American horse tails exported. From various causes the supply of horse tails, like that of anything else, may in one country and another vary from year to year, and there may be years when the world's supply is short and years when it is plentiful, with corresponding changes in the range of prices. Horse tails have sold as low as 20 cents a pound and they have sold for as much as \$2. If stocks are scarce and high in London, and ample at lower prices here, New York importers ship horse tails to London; in the contrary circumstances London importers might ship horse tails here. Horse tail hairs are sorted for length and colors and they are used either alone or mixed with other fibers in the manufacture of various sorts of brushes and mixed with other materials in the manufacture of haircloth.

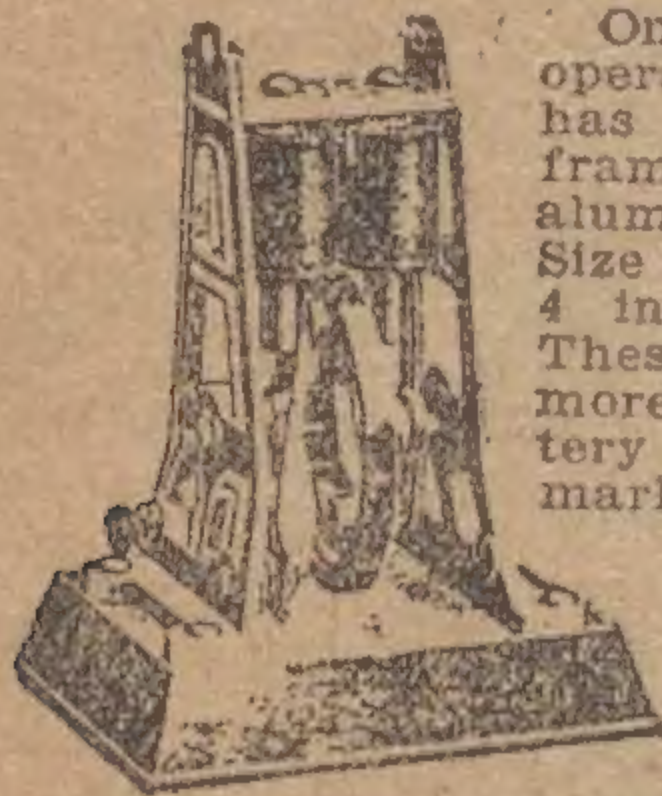


MAGIC MIRROR.

Fat and lean funny faces. By looking in these mirrors upright your features become narrow and elongated. Look into it sideways and your phiz broadens out in the most comical manner. Size 3½x2¼ inches, in a handsome imitation morocco case.

Price, 10c. each, postpaid.
H. F. LANG, 215 Walworth St., B'klyn, N. Y.

ELECTRIC MOTOR (Style E).



One dry battery will operate this machine. It has a cast iron base and frame and is finished in aluminum and gold bronze. Size of base is 3 inches by 4 inches, height 5 inches. These machines develop more power from one Battery than any motor on the market. The motors can be connected with a number of mechanical toys by means of small counter-shafts. Price, by express, 75c. each.

L. Senarens, 347 Winthrop St., Brooklyn, N. Y.

MYSTERIOUS SKULL.



Shines in the dark. The most frightful ghost ever shown. A more startling effect could not be found. Not only will it afford tremendous amusement, but it is guaranteed to scare away burglars, bill collectors, and book agents. It cannot get out of order and can be used repeatedly. Price, 4x5 inches, 15c.; life size, 40c. by mail.

H. F. LANG, 215 Walworth St., B'klyn, N. Y.

THE MAGIC DAGGER.



A wonderful illusion. To all appearances it is an ordinary dagger which you can flourish around in your hand and suddenly state that you think you have lived long enough and had better commit suicide, at the same time plunging the dagger up to the hilt into your breast or side, or you can pretend to stab a friend or acquaintance. Of course your friend or yourself are not injured in the least, but the deception is perfect and will startle all who see it.

Price, 10c., or 3 for 25c. by mail, postpaid.
J. KENNEDY, 303 West 127th St., N. Y.

GIANT SAW PUZZLE.



This puzzle contains twenty-one pieces of wood nicely finished; take them apart and put them together same as illustrated. Everybody would like to try it, as it is very fascinating. Price, by mail, postpaid, 25c. each.

H. F. LANG, 215 Walworth St., B'klyn, N. Y.

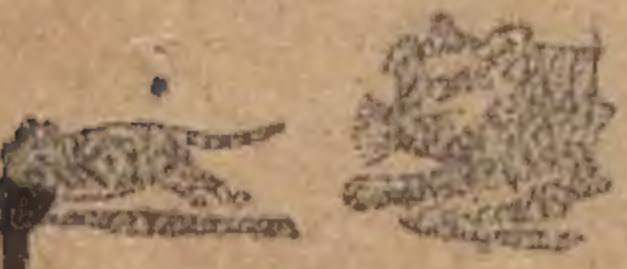
THE FLUTOPHONE.



A new musical instrument, producing the sweetest dulcet tones of the flute. The upper part of the instrument is placed in the mouth, the lips covering the openings in the centre. Then by blowing gently upon it you can play any tune desired as easily as whistling. But little practice is required to become a finished player. It is made entirely of metal, and will last a lifetime. We send full instructions with each instrument. Price, 15c., or 2 for 25c., by mail, postpaid.

A. A. WARFORD, 16 Hart St., Brooklyn, N. Y.

THE AUTOMATIC RUNNING MOUSE



This mouse is so nearly a perfect imitation of the live animal as to not only deceive the ladies, but to even deceive the cat. Inside each mouse is a set of clock work which you wind up with a key, then place the mouse on the floor and it will run rapidly in every direction in a circle across the floor backward and forward as if to get away. Suddenly set it going in a room where there are ladies, and you will have the fun of hearing them scream and jump upon the chairs to escape the little rodent. This mechanical mouse is well worth 50c., but we will sell it for 30c., and send it by mail postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.



RIDER AGENTS WANTED

in each town to ride and exhibit sample 1912 Bicycle. Write for special offer. We Ship on Approval without a cent deposit, allow 10 DAYS FREE TRIAL and prepay freight on every bicycle. FACTORY PRICES on bicycles, tires and sundries. Do not buy until you receive our catalog and learn our unheard of prices and marvelous special offer. Tires, coaster brake rear wheels, lamps, sundries, half prices. HEAD CYCLE CO., Dept. P-232 Chicago, Ill

FREE WATCH RING & CHAIN

We positively give to BOYS and GIRLS a BEAUTIFUL American-Made stem-wind, stem-set watch with handsomely designed case, proper size. GUARANTEED 5 YRS. Also dainty ring, set with three sparkling stones, for selling 20 jewelry articles at 10c each. Order jewelry today. When sold send \$2 and we will send watch, ring and chain. We Guarantee Satisfaction. Date Watch Co., Dept. 62, Chicago

LOTS OF FUN FOR A DIME

Ventriloquists Double Throat Plus roof of mouth always invisible; greatest thing yet. Astonish and mystify your friends. Neigh like a horse; whine like a puppy; sing like a canary and imitate birds and beasts of field and forest. LOADS OF FUN. Wonderful invention. Thousands sold. Price only 10 cents; 4 for 25 cents or 12 for 50 cents. DOUBLE THROAT CO. DEPT. K FRENCHTOWN, N. J.

GIVEN BOYS AIR RIFLE

This dandy rifle free for selling 20 pkgs. ART Post Cards at 10c per pkg. Send for cards today. When sold, send us \$2.00 and rifle will be sent you at once. GATES MFG. CO., DEPT. 504, CHICAGO.

WATCH RING & FREE CHAIN

We positively give FREE a STEM WIND, STEM SET, BEAUTIFULLY ENGRAVED, PLATED WATCH, equal in appearance to Solid Gold Watch, American made, guaranteed 5 years, and a beautiful Ring set with an Im. Diamond, for selling only 20 packages of beautiful high grade art post cards at 10c a package. Order 20 packages, and when sold, send us \$2, and we will positively send you the Watch, Ring & Chain. WILLARD WATCH CO., Dept. 205 CHICAGO

WEIRD & NOBBY 15c

Tote Skull & Crossbones Ring. Oxidized silver finish; flashing red or green eyes. Looks well, wears well and pleases. Draw attention everywhere. Price only 15c or 2 for 30c; worth more. Wholesale: 12 for \$1.00. Big seller. W. E. HILLPOT, Frenchtown, N. J.

XRAY

Look right through your friends with this little instrument. See the bones of the body. Its great Satisfaction Guaranteed. Sent neatly packed for 10c. Send today. X-Ray Mfg. Co., A. J. Chicago.

A NEW INDUSTRY

WE cannot see, for the life of us, why you should hesitate to send for a sample can containing 26 solidified alcohol cubes with a stove for burning it, the formula, how simple it can be made at home and sold in stores with good profits, the Farmers' Circular, No. 9, and the Wood Waste News for one year. All this will be mailed to any address, postpaid, \$2.00 on receipt of.....

Teddy's Laboratory, Wheeling, W. Va., U.S.A.

"INVISIBLE INK" The mysterious, wonderful way of writing. 10c. a bottle (in coin). MYSTERY SHOP, 14 Liberty St., Dept. F., Cinn., O.

WATCH RING & FREE CHAIN

We positively give FREE a STEM WIND, STEM SET, BEAUTIFULLY ENGRAVED, PLATED WATCH, equal in appearance to Solid Gold Watch, American made, guaranteed 5 years, and a beautiful Ring, for selling only 20 packages of beautiful high grade art post cards at 10c a package. Order 20 packages, and when sold, send us \$2, and we will positively send you the Watch, Ring and Chain. WELLS MFG. CO., DEPT. 212 CHICAGO.

BE A GUN MAN

You can carry a Gun like the famous Gun fighters of the Southwest, if it is one of our attractive Watch Fobs.

A TEXAS GUN FOB

Holster made of good leather, neatly stitched with metal gun inserted, ready to be pulled.

This is the greatest novelty any manly boy can wear; lends an air of Western romance and courage.

Send 25c. today and receive a fob by return mail. \$1.00 brings 5 fobs. Postage paid.

ALAMO LEATHER & NOVELTY CO., Dept. F. T. San Antonio, Texas.



REMINGTON-UMC .22 REPEATING RIFLE

You can easily rid the barnyard of prowling pests if you own a *Remington-UMC .22 REPEATER*

Its accuracy has proved it the world's best small game and target rifle. Prove this for yourself. Go to any *Remington-UMC* dealer. Examine this man's rifle built to your size. Note its racy beauty of line, its perfect balance, its few and strong and simple parts, its easy take-down. See how readily it cleans from the breech.

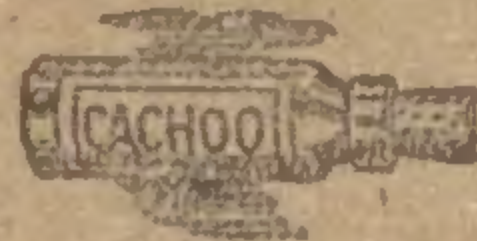
Shoots .22 short, .22 long, .22 long rifle cartridges without adjustment. Solid breech, hammerless, safe!

Write for set of free targets.

Remington-UMC

—the perfect shooting combination
Remington Arms—Union Metallic Cartridge Co.
299 Broadway, New York City

CACHOO OR SNEEZING POWDER.



The greatest fun-maker of them all. A small amount of this powder, when blown in a room, will cause everyone to sneeze without anyone knowing where it comes from. It is very light, will float in the air for some time, and penetrate every nook and corner of a room. It is perfectly harmless. Cachoo is put up in bottles, and one bottle contains enough to be used from 10 to 15 times. Price, by mail, 10c. each; 3 for 25c. WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

RARE POSTAGE STAMPS



Our packages are the best, as each contains at least 2 rare ones, worth the price of the whole lot. Start a collection. In time it will grow very valuable. Every known variety of foreign and domestic stamps in these packages. Fifty varieties for 5 cents; one thousand, 10 cents; two hundred, 20 cents; three hundred, 35 cents; five hundred, \$1.25; one thousand, \$3.25; two thousand, \$18.00; 1,000 mixed lot, 25 cents. All in good condition and worth twice the amount we ask.

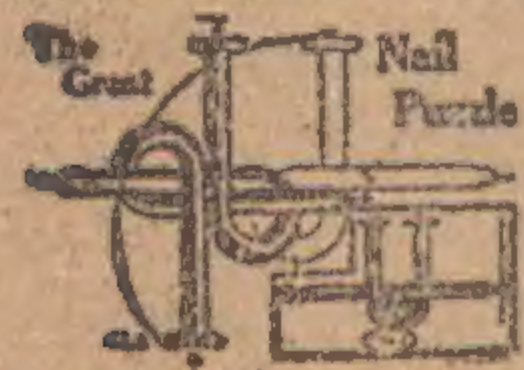
WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

GOOD LUCK BANKS.



Ornamental as well as useful. Made of highly nickeled brass. It holds just One Dollar. When filled it opens itself. Remains locked until refilled. Can be used as a watchcharm. Money refunded if not satisfied. Price, 10c. by mail.

L. SENARENS,
347 Winthrop St., Brooklyn, N. Y.



NAIL PUZZLE.

Made of 2 metal nails linked together. Keeps folks guessing; easy to take them apart when you know how. Directions with every one.

Price, 6c., postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

THE MAGIC NAIL.



A common nail is given for examination, and then instantly shown pierced through the finger; and yet, when taken out, the finger is found to be perfectly uninjured, and the nail is again given to be examined. Nicely finished.

Price, 10c. by mail, postpaid.

J. KENNEDY, 303 West 127th St., N. Y.

GOOD LUCK PUZZLE.



It consists of three horseshoes fastened together. Only a very clever person can take off the closed horseshoe from the two linked horseshoes. But it can be done in a moment when the secret is known. Price, by mail, 10c. each.

H. F. LANG, 215 Walworth St., B'klyn, N. Y.

ROUGH RIDER DISC PISTOLS.



Made of nicely colored wood 5 1/2 inches long. The power is furnished by rubber bands. Ten discs of cardboard, with each pistol. Price, 6c. each, postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

IMITATION GIANT DIAMONDS.



Diamond rings or studs of half-inch and one inch in diameter are heard of in stories only. We have them imitated by prodigious sparkling stones, which will deceive the glance of any spectator. Price by mail, postpaid, small size, 25c. each; large size, 35c. each.

H. F. LANG, 215 Walworth St., B'klyn, N. Y.



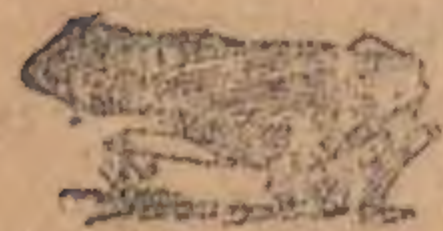
MAGIC PUZZLE KEYS.

Two keys interlocked in such a manner it seems impossible to separate them, but when learned it is easily done.

Price, 6c., postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

THE JUMPING FROG.



This little novelty creates a world of laughter. Its chief attractiveness is that it takes a few seconds before leaping high in the air, so that when set, very innocently along side of an unsuspecting person, he is suddenly startled by the wonderful activity of this frog. Price, 15c. each by mail postpaid.

H. F. LANG, 215 Walworth St., B'klyn, N. Y.

ALUMINUM DRINKING CUPS.



These handsome little cups are very handy in size, do not leak, and are Satin finished. When compressed, can be carried in the vest pocket. They hold a good quantity of liquid, and are very strong, light, yet durable. Price, 14c. each, postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

COMICAL FUNNY FACES.

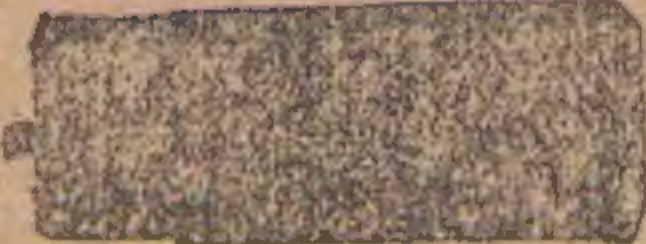


This genuine laugh producer is made of nicely colored cardboard. A sharp, bent hook is at the back to attach it to the lapel of your coat. Hide one hand under the lapel and twitch the small, black thread. It will cause a red tongue to dart in and out of the mouth in the most comical manner imaginable at the word of command. It is very mystifying, and never fails to produce a hearty laugh.

Price, 6c. each by mail.

H. F. LANG, 215 Walworth St., B'klyn, N. Y.

THE MAGIC CIGAR CASE.



A beautiful and perfect cigar case, made of imitation alligator and sealskin leather; worth a quarter as a cigar case alone. It can be shown full of cigars and instantly handed to a person, who, upon opening it, finds only an empty case. The box has a secret spring and a double case, and can be operated only by one in the secret. Full printed instructions sent with each case. Every smoker should have one. Price, 20c.; 2 for 35c. by mail, postpaid; one dozen by express, \$1.50.

J. KENNEDY, 303 West 127th St., N. Y.

NORWEGIAN MOUSE.

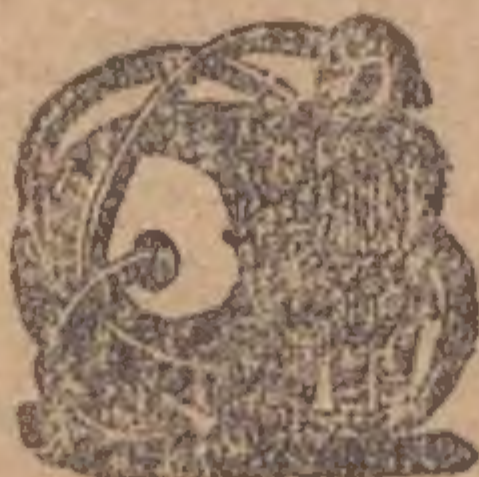


A very large gray mouse, measuring 8 inches from tip of nose to end of tail. The body of mouse is hollow. Place your first finger in his body, and then by moving your finger up and down, the mouse appears to be running up your sleeve. Enter a room where there are ladies, with the mouse running up your sleeve, and you will see a rapid scattering of the fair sex. Many practical jokes can be perpetrated with this small rodent.

Price, 10c.; 3 for 25c. mailed, postpaid.

H. F. LANG, 215 Walworth St., B'klyn, N. Y.

A NEW SQUIRT BADGE.



Great fun for the million! Wear it in your buttonhole and then press the bulb and watch the other fellow run.

Price, 14c.

J. KENNEDY,

303 West 127th St., N. Y.

THE ELK HEAD PUZZLE.

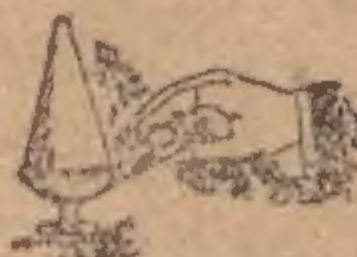


Just out, and one of the most fascinating puzzles on the market. The stunt is to separate the antlers and rejoin them. It looks easy, but try it and you will admit that it is without exception the best puzzle you have ever seen. You can't leave it alone. Made of silvered metal.

Price, 12c.; 3 for 20c., sent by mail, postpaid.

H. F. LANG, 215 Walworth St., B'klyn, N. Y.

MARBLE VASE.



A clever and puzzling effect, easy to do; the apparatus can be minutely examined. Effect: A marble can be made to pass from the hand into the closed vase, which a moment before was shown empty. This is a beautiful enameled turned wood vase.

Price, 20c.

M. O'NEILL, 425 W. 56th St., N. Y.

THE MAGNETIC TOP.



A handsome metal, highly magnetized toy. A horseshoe and a spiral wire furnished with each top. When spun next to the wires, they make the most surprising movements. You can make wires of different shapes and get the most peculiar effects. Price, 5c., postpaid.

L. Senarens, 347 Winthrop St., Brooklyn, N. Y.

THE JUMPING BEAN.



The funniest thing out! You place them in a plate, and they suddenly hop up into the air with the most astonishing agility. These queer little fellows are guaranteed to mystify the smartest professor by their mysterious actions. Nobody can account for their funny movements. More fun than a circus! Get a few and watch their strange jumps. Price, 5c. each, or 6 for 25c. by mail.

M. O'NEILL, 425 W. 56th St., N. Y.

THE CROWN STYLO.



Made of aluminum, satin finish, guaranteed not to leak. This stylographic ink pen is made on a new plan. It cannot corrode and will outlast and outclass any similar writer, and is easily kept in order. Each one packed with a filler, and a clip to hold it in your vest pocket.

Price, 25c. each, postpaid.

H. F. LANG, 215 Walworth St., B'klyn, N. Y.

LINK THE LINK PUZZLE.



The sensation of the day. Pronounced by all, the most baffling and scientific novelty out. Thousands have worked at it for hours without mastering it, still it can be done in two seconds by giving the links the proper twist, but unless you know how, the harder you twist them the tighter they grow. Price, 8c.; 3 for 15c.; one dozen, 50c., by mail, postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

WINDOW SMASHERS.



The greatest sensation, just from Paris. A most wonderful effect of a smashing, breaking, falling pane of glass. It will electrify everybody. When you come home, slam the door shut and at the same time throw the discs to the floor. Every pane of glass in the house will at once seem to have been shattered. Price, by mail, postpaid, 35c., a set of six plates.

H. F. LANG, 215 Walworth St., B'klyn, N. Y.

THE FIGHTING ROOSTERS.

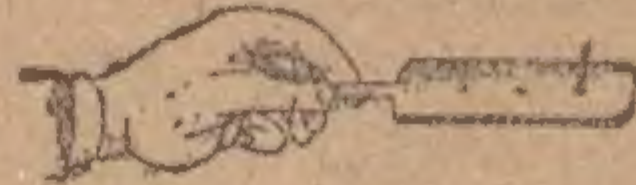


A full blooded pair of fighting game cocks. These Hippian fighters have real feathers, yellow legs and fiery red combs, their movements when fighting are perfectly natural and lifelike, and the secret of their movements

is known only to the operator, who can cause them to battle with each other as often and as long as desired. Independent of their fighting proclivities they make very pretty mantel ornaments. Price for the pair in a strong box, 10c.; 3 pairs for 25c. by mail, postpaid.

WOLFF NOVELTY CO., 29 W. 26th St., N. Y.

THE PEG JUMPER.



A very effective pocket trick, easily to be performed by any one. A miniature paddle is shown. Central holes are drilled through it. A wooden peg is inside of the upper hole. Showing now both sides of the paddle, the performer causes, by simply breathing upon it, the peg to leave the upper hole, and appear in the middle one. Then it jumps to the lower hole, back to the middle one, and lastly to the upper hole. Both sides of the paddle are repeatedly shown.

Price by mail, 15c.

J. KENNEDY, 303 West 127th St., N. Y.

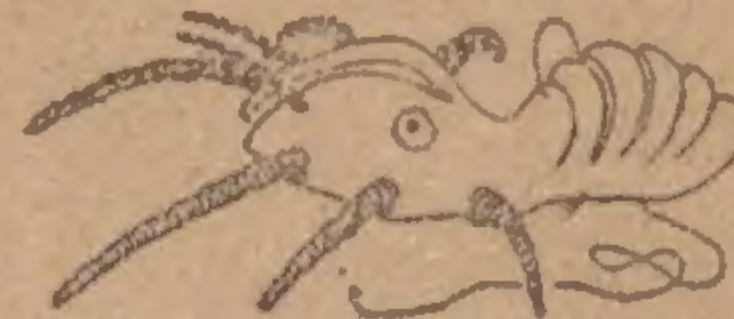
DEAD SHOT SQUIRT PISTOL.



If you shoot a man with this "gun" he will be too mad to accept the ancient excuse—"I didn't know it was loaded." It loads easily with a full charge of water, and taking aim, press the rubber bulb at the butt of the Pistol, when a small stream of water is squirted into his face. The best thing to do then is to pocket your gun and run. There are "loads of fun" in this wicked little joker, which looks like a real revolver, trigger, cock, chambers, barrel and all. Price only 7c.; 4 for 25c.; one dozen 60c. by mail.

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THE HIDEOUS SPIDER.



Fun for everybody with one of these handsome brutes. His body is 3 inches long, beautifully enamelled green, with white ridges, yellow speckles, bulging eyes, and a big red mouth. He is armed with six legs and two upright feelers, made of flexible spiral springs. A dark, invisible thread attached to his body lets you shake him in the air before your friends' eyes, when the legs wiggle in a most natural, lifelike manner. Guaranteed to make any lady howl and to scare the bravest hero on earth out of his boots.

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A beautiful charm, to be worn on the watch chain. It consists of a true and perfect compass, to which is attached, by a pivot, a powerful magnifying glass. When not in use the magnifying glass fits closely inside the compass and is not seen. The compass is protected by a glass crystal, and is handsomely silver-nickel plated and burnished, presenting a very attractive appearance. Here you have a reliable compass, a powerful magnifying glass, and a handsome charm, all in one. It is a Parisian novelty, entirely new.

Price, 25c. by mail, postpaid.

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